

PREDEPLOYMENT AND ONGOING READINESS



OPERATION
READY
Resources for Educating About Deployment and You



PREDEPLOYMENT AND ONGOING READINESS

Family Deployment Readiness for the Active Army, the Army National Guard, and the Army Reserve

This training module is a revised publication of the Operation READY (Resources for Educating about Deployment and You) resource library, developed under a contract with Headquarters, Department of the Army, Community and Family Support Center, and Texas Cooperative Extension of the Texas A&M University System.

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Operation READY: Resources for Educating About Deployment and You

**Texas Cooperative Extension
The Texas A&M University System
in cooperation with
The United States Army
Community and Family Support Center**

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OPERATION READY MATERIALS

The Operation READY curriculum is a series of training modules, videotapes, and resource books published for the Army as a resource for Army Community Service (ACS), State Family Program Coordinators (SFPC), and Army Reserve Family Readiness Program (FRP) staff in training Army soldiers and families who are faced with deployments.

This revised curriculum includes the following training modules and reference materials:

- The Army Family Readiness Handbook
- The Army Leaders' Desk Reference for Soldier/Family Readiness (new)
- The Soldier/Family Deployment Survival Handbook (new)
- The Army FRG Leader's Handbook
- Family Assistance Center
- Predeployment and Ongoing Readiness
- Homecoming and Reunion

Videos developed for the Operation READY curriculum by University of California–Riverside Cooperative Extension, to supplement the above materials are:

- *Army Community Service: To Get the Most Out of Life, Think ACS* (new)
- *Introduction to Operation READY* (new)
- *Family Assistance Center*
- *Family Readiness Groups—A Place to Belong*
- *Practical Readiness—Smart Ways to Minimize Deployment Hassles*
- *Coping with Stress*
- *Making Your Reunion Work*

Children's Workbooks for use by parents with their children.

These materials have been distributed to all U.S. Army installations throughout the world, as well as to U.S. Army Reserve and National Guard commands. The materials are distributed in hard copy form as well as stored on CD-ROM disks. They are also available through the virtual Army Community Service website, **www.goacs.org**. For copies of the above materials, check with your local Army Community Service, Mobilization and Deployment office, SFPC and FRP offices.

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Planning for Military Separation

Facilitator's Guidelines

This module provides the facilitator with resources needed to plan and conduct a workshop.

Goal: Soldiers and family members will be able to recognize and to deal with problems that may arise or persist because of the military mission and deployment.

Audience: This session is designed for soldiers and their spouses to attend together. It is most helpful to offer this workshop before deployment.

Time Required: 60 minutes

Room Requirements: This workshop requires a room large enough to accommodate the participants. It is designed as a group process for roundtable discussions, with 8–10 people at each table. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

Facilitator's Preparation:

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. The facilitator's job is to lead the workshop, which includes distributing handouts and organizing group flip chart activities. Other tips include:
 - Plan an icebreaker activity.
 - Encourage participation.
 - Check for understanding.
 - Prepare the room.
 - Make the workshop personal.
 - Gather needed material.
 - Enjoy yourself.
 - Offer amenities, such as childcare, parking, and refreshments.
3. Suggested activities are presented in square brackets ([]) in the lesson text. The lesson text is meant to assist you and is not intended to be read aloud to the participants. The suggested activities list the visuals, handouts, or group activities that are used at particular points in the workshop.

4. The following list of PowerPoint slides are provided on the CD-ROM, or from the <http://www.goacs.org> website. PowerPoint Notes Pages are included in this handbook (pages 57–70) for your use in teaching the lesson.
 - #1 Planning for Military Separation
 - #2 Objectives
 - #3 Types of Separation
 - #4 Types of Separation
 - #5 Key Factors
 - #6 Video
 - #7 Will
 - #8 Power of Attorney
 - #9 Insurance
 - #10 ID Cards and TRICARE
 - #11 Soldiers’ and Sailors’ Civil Relief Act (1991)
 - #12 Family Finances
 - #13 Practical Concerns
 - #14 Things to Know
5. Preview the video, *Practical Readiness—Smart Ways to Minimize Deployment Hassles*, before the workshop if you plan to use it. The video script is included in this handbook (pages 165–170) for your use in teaching the lesson.

Note: A video is not used for every workshop. Determine if participants have seen it, and expand your lesson, if necessary, to show the video.
6. Prepare flip charts (for facilitator use) with the following titles:
 - Personal Documents (single sheet)
 - Vehicle (single sheet)
 - Household (single sheet)
7. Reproduce the necessary number of handouts for each participant (Handouts #1–4 for this lesson, pages 121–136). They can be taken to your local installation print plant and easily reproduced. You may want to add other handouts to it as well.
8. Reproduce the **Workshop Evaluation** form for each participant. This form is included at the end of the Handouts section (page 161) and will be used to evaluate each Predeployment and Ongoing Readiness lesson.
9. Assemble all other needed workshop materials and equipment. Provide copies of Operation READY *Children’s Workbooks* for participants.

Workshop Materials:

- Flip chart paper on one easel, with colored markers
- Extra markers for flip chart paper activity at tables
- Masking tape for securing charts
- Pens and pencils for participants’ use

Equipment:

Overhead transparency projector, or laptop computer with LCD projector and screen

Television and VCR

**Planning for Military Separation
Workshop Overview
(Estimated Time: 60 minutes)**

Estimated Time	Presentation Section	Visual = V Handout = H
10 minutes	Introduction Objectives	V #1 V #2
5 minutes	Separation Due to Military Requirements	V #3–4
25 minutes	Personal Affairs Flip Chart Activity Video: <i>Practical Readiness—Smart Ways to Minimize Deployment Hassles</i>	V #5 V #6 V #7–10 H #1 V #11
10 minutes	Family Financial Arrangements	V #12–13 H #2–3
5 minutes	Things to Know	V #14 H #4
5 minutes	Conclusion	Workshop Evaluation

Workshop Plan

Planning for Military Separation

(Estimated Time: 60 minutes)

INTRODUCTION

[Visual #1: Planning for Military Separation]

Welcome to the Ongoing Readiness Workshop on Planning for Military Separation. This workshop is designed to prepare you for the possibility and experience of mobilization, deployment, field-training exercise, and annual training.

In this portion of the workshop, we will discuss the types of separations commonly associated with the military and what each action means to the soldier and his or her family. Each builds on the other and should not be viewed as an isolated incident, but as part of the mission.

We will focus on understanding separation due to military requirements and the importance of ongoing personal and family readiness.

You will use a variety of activities to enhance your learning experience. Please feel free to share your experiences with us. Sharing will enable all of us to gain knowledge and skills we can use.

OBJECTIVES

[Visual #2: Objectives]

Participants will increase their awareness of:

- the nature of military separation,
- planning and preparing personal documents,
- completing family financial arrangements, and
- working with a checklist to prepare the family.

SEPARATION DUE TO MILITARY REQUIREMENTS

During the 1990s, we found our military committed in several overseas theaters as peacekeepers; now in the 21st century we find ourselves in combat in a war against terrorism. Since these crises are unpredictable; soldiers and families must be prepared for

imminent deployment. This means families must know all they can about their personal affairs, and soldiers must share all financial and legal details with the family.

Ongoing readiness plays a vital role in today's Army. An understanding of the structure of the Army's mission is the first step in preparing soldiers and their loved ones for separation.

There are several types of separation that are experienced in the Army, which include:

- mobilization,
- deployment,
- annual training, and
- field-training exercises.

Mobilization

[Visual #3: Types of Separation]

Mobilization is the act of preparing for war or other emergency through assembling and organizing national resources. This process brings all or part of the Armed Forces to a state of readiness for war or other national emergency.

Mobilization includes assembling and organizing personnel, supplies, and material for active military service and federalization of Reserve Components. Mobilization requires the support of the Army National Guard.

There are several levels of mobilization. Generally, the magnitude of the situation dictates the level of mobilization.

Mobilization means the soldier and the family must prepare their personal, legal, financial, and other matters. Mobilization assumes separation from family and friends, and eventually, reunion.

Deployment

The next step for the soldier, after mobilization, is deployment. Deployment is the assignment of military personnel to temporary, unaccompanied tours of duty. It is the actual sending of soldiers somewhere, and in some cases to a theater of war.

It is important to understand deployment because it is a stressful event, and it will place physical and emotional demands on the soldier, spouse, and children.

Deployment means the soldier and the family must prepare their personal, legal, financial, and other matters. Deployment is separation from family and friends, and eventually, reunion.

Annual Training

[Visual #4: Types of Separation]

Annual training is that time each year when Guard and Reserve personnel leave for tours of training duty in the United States and around the world.

Field-training Exercises

Field-training exercises (FTX) are common to the active Army, National Guard, and Army Reserve unit. Field-training exercises are conducted in a field environment, usually at a remote location.

The exercises are conducted under simulation of actual combat operations for deployment. When your soldier announces, “I’m going to the field,” it means a field-training exercise.

Annual training and field-training exercises mean the soldier and his or her family must prepare their personal, legal, financial, and other matters. It is important to understand annual training and field training exercises because:

- they mean preparation;
- they mean separation;
- they mean reunion; and
- they mean extra pay (for reserve component soldiers).

PERSONAL AFFAIRS

[Visual #5: Key Factors]

Mobilization, deployment, field-training exercises, and annual training require extensive planning by the military. The same commitment to planning is necessary for family members and soldiers to result in successful deployment.

Key factors to consider when preparing are:

- personal affairs,
- family affairs,
- financial management,
- coping with separation, and
- Army and community resources.

These key factors are the topics that we will address in this workshop.

The key to successful personal management of military readiness is planning and preparedness. We will focus on helping the family and soldier investigate, create, and carry out a solid working plan.

[Flip Chart Activity (Facilitator)]

At the conclusion of this workshop, you may want to organize your personal documents and complete a legal checkup. What are some of the items you would consider personal documents?

(Group activity: answers may include wills, insurance, powers of attorney.)

Let's look at the items listed on the flip chart. What are these documents, and why do you need them?

(Group discussion for 5 minutes)

*[Optional video: **Practical Readiness—Smart Ways to Minimize Deployment Hassles.** This video examines the important areas of ongoing readiness and the need to be prepared. It addresses legal, financial, and personal matters. (10 minutes running time)]*

[Visual #6: Video] (After the video is over, encourage group discussion by requesting responses to the questions shown on the visual.)

Will

[Visual #7: Will]

What is a will, and why do you need one?

A will allows you, and not a court of law, to determine how your estate is to be handled. You and your family need a will to prevent the courts from deciding who gets what.

An estate does not have to be the size of a millionaire's. Your estate may include your stereo and car, your home and children, and yes, your pets.

Things to consider in your will include:

- Who will be your personal representative? Executor or executrix?
- Who will be the guardian of your minor children should both you and your spouse die?

You may get help from Legal Assistance on post or your Legal Assistance Officer. You need a current will at all times—not just prior to a separation or deployment.

Powers of Attorney

[Visual #8: Power of Attorney]

A power of attorney is a legal instrument that authorizes someone you select to act on your behalf. Your spouse or a family member may be given power of attorney to conduct legal transactions in your name.

There are two types of power of attorney:

- **General**—designates someone to act as agent over all your legal matters; it is important to select this person very carefully.
- **Special**—designates someone to act as agent only on specific matters relating to your house, car, or bank accounts.

Which type do you need? That depends on your circumstances. Your Legal Assistance Officer can help you decide.

Insurance

[Visual #9: Insurance]

What kinds of insurance do you have? Most likely, you have renter's or homeowner's insurance, car, life, and maybe an extra medical policy. Review the amount of coverage you have, making certain it meets the needs of your family and that the premiums are affordable.

Make certain that beneficiaries are current and premium payment methods are up-to-date. Who will make the premium payment while you are away? What about your car insurance? When is the premium due?

ID Cards, DEERS, TRICARE

[Visual #10: ID Cards and TRICARE]

[Distribute Handout #1: Important Resources for National Guard and USAR Families.]

An ID card is the ticket to Army services. Without an ID card, you cannot access Army services.

To secure an ID card for a family member, the soldier needs to go to the unit's personnel office. They will complete a special application form. The soldier needs to show his or her marriage license or birth certificate. The family member applying for the ID card must be with the soldier so that a photograph may be taken. Children age 10 and older must have an ID card.

By completing the ID application, your family member will also be enrolled in DEERS (Defense Eligibility Enrollment System). Why is that so important? It enables you to use the Army medical system that we call TRICARE.

TRICARE is a briefing unto itself, and we will not go into that at this time, but if you have questions, consult your TRICARE advisor at the installation hospital; or you may call (888) 585-9378 for enrollment information. For program information, check this website: **www.tricare.osd.mil**.

Family Medical Arrangements

Do you know which hospital to go to in case of an emergency? Do you have a family doctor? Are you enrolled in DEERS? Do you know how to file a TRICARE claim form? It's up to you and your family to know the answers to these questions and to seek assistance. Contact your Health Benefits Advisor for help.

It's important that medical papers and information on medication be available. Check if your spouse has family immunization records and phone numbers for medical and dental services.

Soldiers' and Sailors' Civil Relief Act and Amendments of 1991

[Visual #11: Soldiers' and Sailors' Civil Relief Act Protection (1991)]

What is the purpose of this Act? Its purpose is to delay certain civil obligations in order for the servicemember to devote his or her full attention to duty. The protection is available when orders are received to report for extended active duty and ends a short time after separation from military service. Oftentimes, reserve component soldiers experience a reduction in their income and, as a result, are unable to pay existing bills or meet financial obligations.

Who is protected? Members of the military service are protected, such as:

- inductees,
- reserve component soldiers, and
- family members.

Soldiers must initiate the protection to let the courts, banks, insurance companies, etc., know that they have been called to active duty.

The basic idea of the Soldiers' and Sailors' Civil Relief Act is to offer some relief from creditors. The key to protection under the law is being able to demonstrate that the ability to make payments has been materially affected by military service.

You must show that your income has decreased so much that making the payment is difficult. The responsibility for handling debts is still yours, so keep some money in savings. Plan ahead for the time when you may be mobilized.

FAMILY FINANCIAL ARRANGEMENTS

[Visual # 12: Family Finances]

Allotments

What is the purpose of an allotment, and why have one? An allotment allows you to set aside a specific amount of your pay for a specific person or company.

Earlier, we discussed paying insurance premiums, and an allotment would be an excellent way to solve that problem. Allotments allow a spouse, family member, or guardian to have sufficient money to manage finances at home.

Allotments may be started by filling out the Army Allotment Authorization. This form may be completed any time before deployment.

Deployment Expenses

Deployments will change your financial picture. Prior planning can minimize the damage done by unforeseen expenses that can result from the nature of deployment, which means taking care of a family located in two different locations. You will be given a monthly financial worksheet to take home and work on at your leisure.

Practical Concerns

[Visual #13: Practical Concerns]

Prior to deployment:

- Estimate your expenses during deployment.
- Consider all changes in income. (Reserve and National Guard members may experience a decrease in their income when they are activated.)
- Set realistic budget and savings goals.
- Determine allotments needed.
- Plan for the added expenses of reunion.
- Expect the unexpected

Family members must be left with enough money to cover (as a minimum) monthly expenses. The best way to ensure family financial security is through the monthly allotment.

[Distribute Handout #2, Practical Concerns, and Handout #3, Monthly Financial Worksheet.]

Use these documents to develop a budget that will be deployment-proof and will see you through any separation.

THINGS TO KNOW

[Visual #14: Things to Know]

[Distribute Handout #4: Soldier/Spouse Checklists]

At this time, I have a checklist that may prove helpful to you and will help to reinforce the topics we shared today. We will take a few minutes to look at this comprehensive checklist and answer any questions you may have.

Your family will best deal with the stress of deployment by remaining in your home, maintaining familiar routines, and not moving to another location to stay with relatives. This is always more costly, disrupts the children's schooling and their emotional stability, and takes the family away from their military support and problem-solving network. Staying in your current home is almost always a better way to survive deployments.

CONCLUSION

Hopefully, this workshop has been helpful for you and your family and has prompted you to consider some things about separation that you had not considered before. We may not have covered all of the things to be considered in separations. I'm sure some of you can think of other activities that must be considered and accomplished before separation.

The need for informed families, proper support for families, and the need to reduce stress associated with separation due to military deployment are very important.

[Distribute the Workshop Evaluation.]



Welcome to the Ongoing Readiness Workshop on Planning for Military Separation. This workshop is designed to prepare you for the possibility and experience of mobilization, deployment, field-training exercise, and annual training.

In this portion of the workshop, we will discuss the types of separations commonly associated with the military and what each action means to the soldier and his or her family. Each builds on the other and should not be viewed as an isolated incident, but as part of the mission.


We will focus on understanding separation due to military requirements and the importance of ongoing personal and family readiness.

You will use a variety of activities to enhance your learning experience. Please feel free to share your experiences with us. Sharing will enable all of us to gain knowledge and skills we can use.

Objectives

Participants will increase knowledge of:

- the nature of military separation,
- planning and preparing personal documents,
- completing family financial arrangements,
- working with a checklist to prepare the family.



Participants will increase their awareness of:

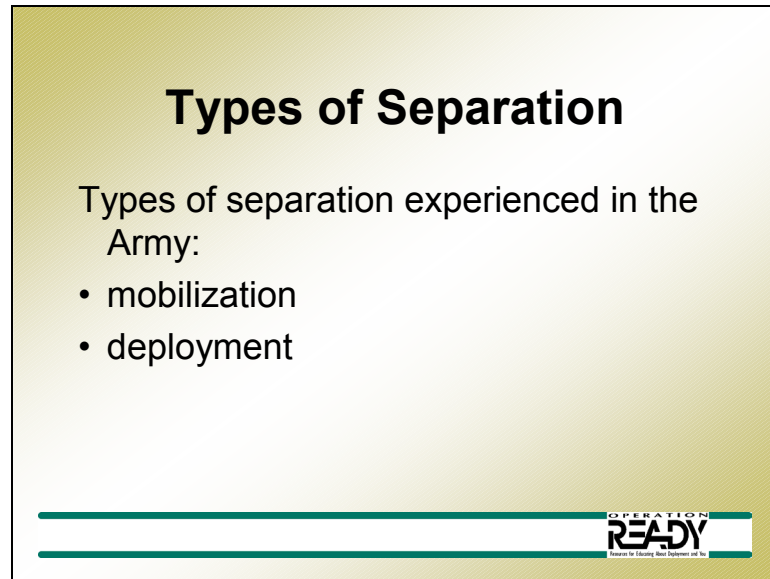
- the nature of military separation,
- planning and preparing personal documents,
- completing family financial arrangements, and
- working with a checklist to prepare the family.

Separation Due to Military Requirements

During the 1990s, we found our military committed in several overseas theaters as peacekeepers; now in the 21st century, we find ourselves in combat in a war against terrorism. Since these crises are unpredictable; soldiers and families must be prepared for imminent deployment. This means families must know all they can about their personal affairs, and soldiers must share all financial and legal details with the family.

Ongoing readiness plays a vital role in today's Army. An understanding of the structure of the Army's mission is the first step in preparing soldiers and their loved ones for separation.

There are several types of separation that are experienced in the Army, which include: mobilization, deployment, annual training, and field-training exercises.



Mobilization. Mobilization is the act of preparing for war or other emergency through assembling and organizing national resources. This process brings all or part of the Armed Forces to a state of readiness for war or other national emergency.

Mobilization includes assembling and organizing personnel, supplies, and material for active military service and federalization of Reserve Components. Mobilization requires the support of the Army National Guard.

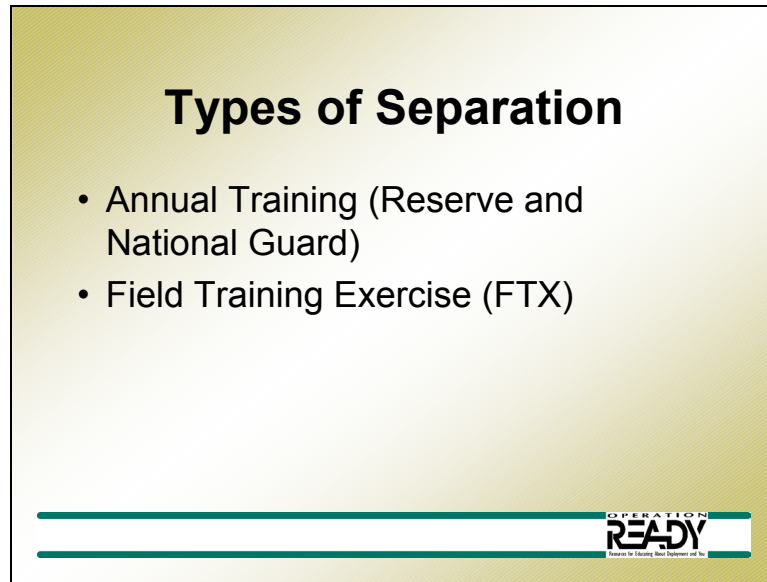
There are several levels of mobilization. Generally, the magnitude of the situation dictates the level of mobilization.

Mobilization means the soldier and the family must prepare their personal, legal, financial, and other matters. Mobilization assumes separation from family and friends, and eventually, reunion.

Deployment. The next step for the soldier, after mobilization, is deployment. Deployment is the assignment of military personnel to temporary, unaccompanied tours of duty. It is the actual sending of soldiers somewhere, and in some cases to a theater of war.

It is important to understand deployment because it is a stressful event, and it will place physical and emotional demands on the soldier, spouse, and children.

Deployment means the soldier and the family must prepare their personal, legal, financial, and other matters. Deployment is separation from family and friends, and eventually, reunion.



Annual Training. Annual training is that time each year when Guard and Reserve personnel leave for tours of training duty in the United States and around the world.

Field-training Exercises. Field-training exercises (FTX) are common to the active Army, National Guard, and Army Reserve unit. Field-training exercises are conducted in a field environment, usually at a remote location.

The exercises are conducted under simulation of actual combat operations for deployment. When your soldier announces, “I’m going to the field,” it means a field-training exercise.

Annual training and field-training exercises mean the soldier and his or her family must prepare their personal, legal, financial, and other matters. It is important to understand annual training and field training exercises because:

- they mean preparation;
- they mean separation;
- they mean reunion; and
- they mean extra pay (for reserve component soldiers).



Mobilization, deployment, field-training exercises, and annual training require extensive planning by the military. The same commitment to planning is necessary for family members and soldiers to result in successful deployment.

Key factors to consider when preparing are:

- personal affairs,
- family affairs,
- financial management,
- coping with separation, and
- Army and community resources.

These key factors are the topics that we will address in this workshop.


The key to successful personal management of military readiness is planning and preparedness. We will focus on helping the family and soldier investigate, create, and carry out a solid working plan.

[Flip Chart Activity (Facilitator)]

At the conclusion of this workshop, you may want to organize your personal documents and complete a legal checkup. What are some of the items you would consider personal documents? *(Group activity: answers may include wills, insurance, powers of attorney.)* Let's look at the items listed on the flip chart. What are these documents, and why do you need them? *(Group discussion for 5 minutes)*

Video

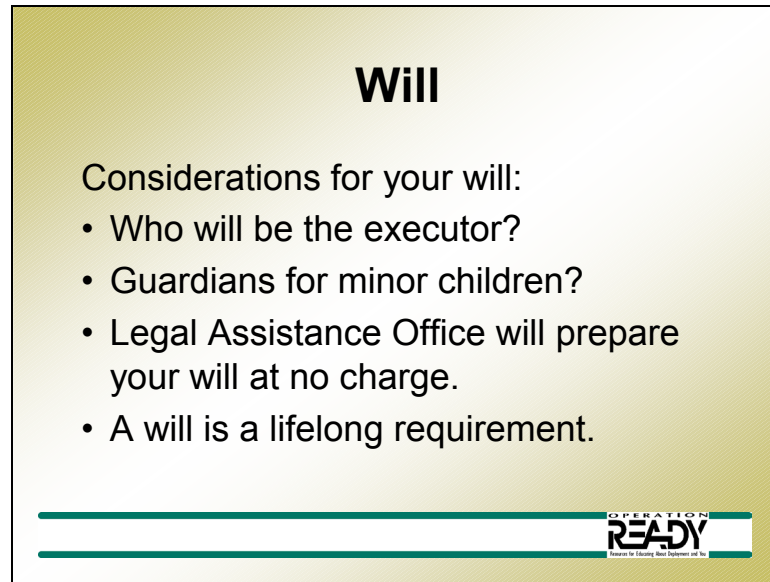
- What did you find to be most helpful?
- What did you learn that was new?
- Did you find yourself identifying with the actors?

The logo for Operation READY, featuring the word "OPERATION" in small capital letters above the word "READY" in large, bold, capital letters. Below "READY" is a small tagline: "Resources for Educating About Deployment and Re-Entry".

*[Optional video: **Practical Readiness—Smart Ways to Minimize Deployment Hassles.** This video examines the important areas of ongoing readiness and the need to be prepared. It addresses legal, financial, and personal matters. (10 minutes running time)]*

[Show Visual #6: Video]

(After the video is over, encourage group discussion by requesting responses to the questions shown on the visual.)



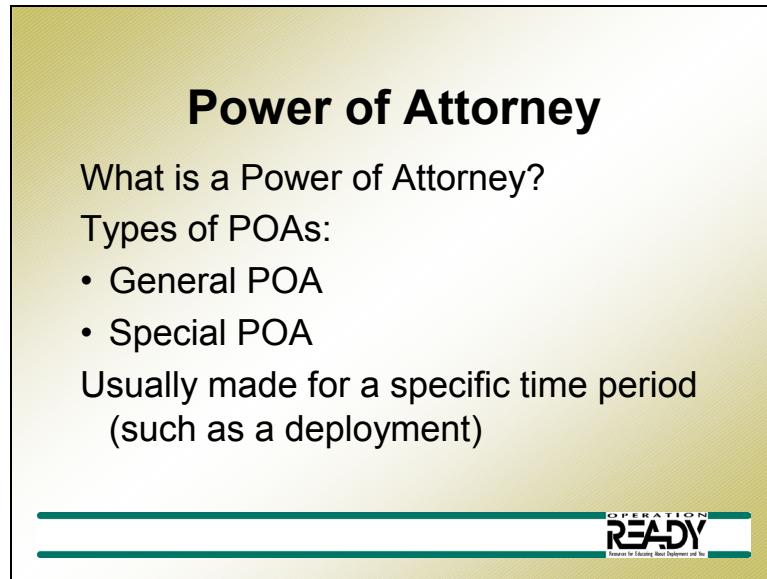
What is a will, and why do you need one?

A will allows you, and not a court of law, to determine how your estate is to be handled. You and your family need a will to prevent the courts from deciding who gets what. An estate does not have to be the size of a millionaire's. Your estate may include your stereo and car, your home and children, and yes, your pets.

Things to consider in your will include:

- Who will be your personal representative? Executor or executrix?
- Who will be the guardian of your minor children should both you and your spouse die?

You may get help from Legal Assistance on post or your Legal Assistance Officer. You need a current will at all times—not just prior to a separation or deployment.



A power of attorney is a legal instrument that authorizes someone you select to act on your behalf. Your spouse or a family member may be given power of attorney to conduct legal transactions in your name.

There are two types of power of attorney:

- **General**—designates someone to act as agent over all your legal matters; it is important to select this person very carefully.
- **Special**—designates someone to act as agent only on specific matters relating to your house, car, or bank accounts.

Which type do you need? That depends on your circumstances. Your Legal Assistance Officer can help you decide.

Insurance

What kinds of insurance do you have?

- Life Insurance/SGLI
- Homeowner's or Renter's Insurance
- Who is beneficiary on the policies?
- Car Insurance
- When is the premium due?
- Is the coverage amount enough?

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What kinds of insurance do you have? Most likely, you have renter's or homeowner's insurance, car, life, and maybe an extra medical policy. Review the amount of coverage you have, making certain it meets the needs of your family and that the premiums are affordable.

Make certain that beneficiaries are current and premium payment methods are up-to-date. Who will make the premium payment while you are away? What about your car insurance? When is the premium due?

ID Cards and TRICARE

- ID card gives access to Army services.
- Enrollment in DEERS is key to medical services.
- TRICARE provides inpatient and outpatient care, prescriptions, medical equipment, and medical supplies.
- TRICARE also provides mental health care.



[Distribute Handout #1: Important Resources for National Guard and USAR Families.]

An ID card is the ticket to Army services. Without an ID card, you cannot access Army services.

To secure an ID card for a family member, the soldier needs to go to the unit's personnel office. They will complete a special application form. The soldier needs to show his or her marriage license or birth certificate. The family member applying for the ID card must be with the soldier so that a photograph may be taken. Children age 10 and older must have an ID card.

By completing the ID application, your family member will also be enrolled in DEERS (Defense Eligibility Enrollment System). Why is that so important? It enables you to use the Army medical system that we call TRICARE.

TRICARE is a briefing unto itself, and we will not go into that at this time, but if you have questions, consult your TRICARE advisor at the installation hospital; or you may call (888) 585-9378 for enrollment information. For program information, check this website: www.tricare.osd.mil.

Family Medical Arrangements. Do you know which hospital to go to in case of an emergency? Do you have a family doctor? Are you enrolled in DEERS? Do you know how to file a TRICARE claim form? It's up to you and your family to know the answers to these questions and to seek assistance. Contact your Health Benefits Advisor for help. It's important that medical papers and information on medication be available. Check if your spouse has family immunization records and phone numbers for medical and dental services.

Soldiers' and Sailors' Civil Relief Act (1991)

- Purpose: to provide protection from creditors
- Who is protected?
- Inductees, Reserve and National Guard soldiers, and families
- Protection ends after discharge or relief from active duty



What is the purpose of this Act? Its purpose is to delay certain civil obligations in order for the servicemember to devote his or her full attention to duty. The protection is available when orders are received to report for extended active duty and ends a short time after separation from military service. Oftentimes, reserve component soldiers experience a reduction in their income and, as a result, are unable to pay existing bills or meet financial obligations.

Who is protected? Members of the military service are protected, such as:

- inductees,
- reserve component soldiers, and
- family members.

Soldiers must initiate the protection to let the courts, banks, insurance companies, etc., know that they have been called to active duty.

The basic idea of the Soldiers' and Sailors' Civil Relief Act is to offer some relief from creditors. The key to protection under the law is being able to demonstrate that the ability to make payments has been materially affected by military service.

You must show that your income has decreased so much that making the payment is difficult. The responsibility for handling debts is still yours, so keep some money in savings. Plan ahead for the time when you may be mobilized.

Family Finances

- Allotments
- Deployment expenses
- Family income can increase or decrease during a deployment. Know what yours does.
- Make a budget with the monthly financial worksheet.

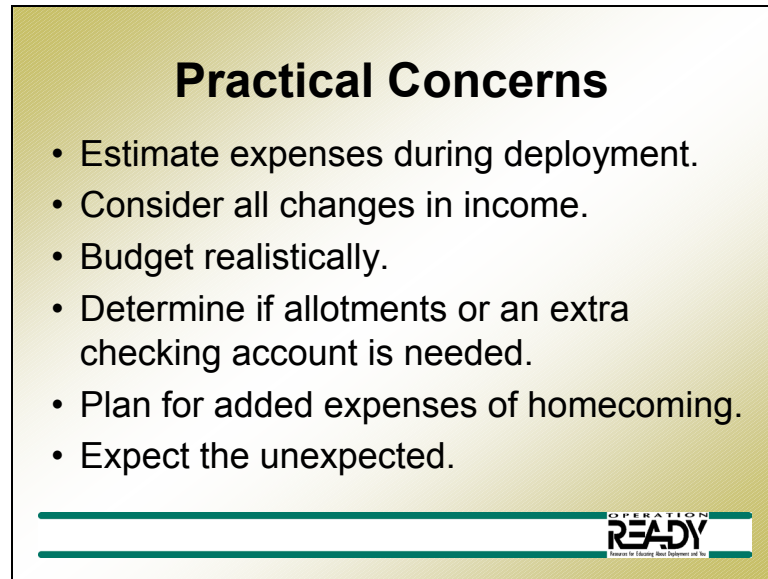
OPERATION
READY
Reserve for Military Best Deployment and Pay

Allotments. What is the purpose of an allotment, and why have one? An allotment allows you to set aside a specific amount of your pay for a specific person or company.

Earlier, we discussed paying insurance premiums, and an allotment would be an excellent way to solve that problem. Allotments allow a spouse, family member, or guardian to have sufficient money to manage finances at home.

Allotments may be started by filling out the Army Allotment Authorization. This form may be completed any time before deployment.

Deployment Expenses. Deployments will change your financial picture. Prior planning can minimize the damage done by unforeseen expenses that can result from the nature of deployment, which means taking care of a family located in two different locations. You will be given a monthly financial worksheet to take home and work on at your leisure.



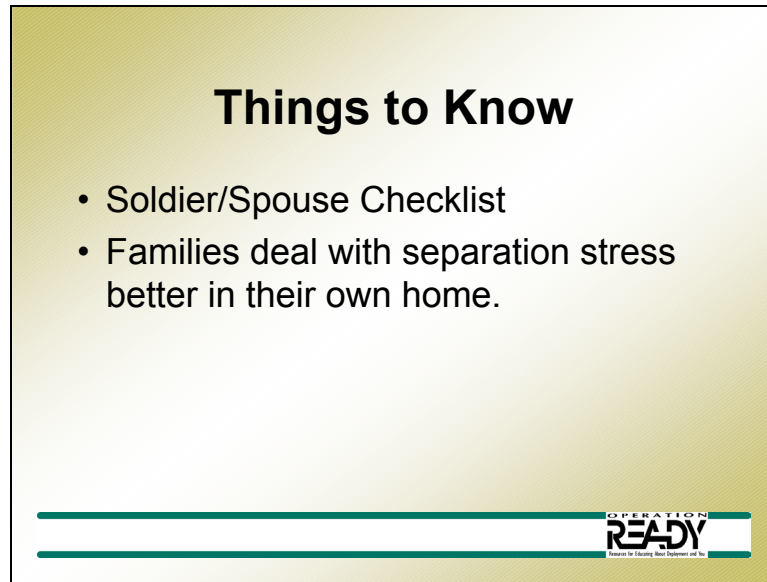
Prior to deployment:

- Estimate your expenses during deployment.
- Consider all changes in income. (Reserve and National Guard members may experience a decrease in their income when they are activated.)
- Set realistic budget and savings goals.
- Determine allotments needed.
- Plan for the added expenses of reunion.
- Expect the unexpected

Family members must be left with enough money to cover (as a minimum) monthly expenses. The best way to ensure family financial security is through the monthly allotment.

[Distribute Handout #2, Practical Concerns, and Handout #3, Monthly Financial Worksheet.]

Use these documents to develop a budget that will be deployment-proof and will see you through any separation.



[Distribute Handout #4: Soldier/Spouse Checklist]

At this time, I have a checklist that may prove helpful to you and will help to reinforce the topics we shared today. We will take a few minutes to look at this comprehensive checklist and answer any questions you may have.

Your family will best deal with the stress of deployment by remaining in your home, maintaining familiar routines, and not moving to another location to stay with relatives. This is always more costly, disrupts the children's schooling and their emotional stability, and takes the family away from their military support and problem-solving network. Staying in your current home is almost always a better way to survive deployments.

Conclusion

Hopefully, this workshop has been helpful for you and your family and has prompted you to consider some things about separation that you had not considered before. We may not have covered all of the things to be considered in separations. I'm sure some of you can think of other activities that must be considered and accomplished before separation. The need for informed families, proper support for families, and the need to reduce stress associated with separation due to military deployment are very important.

[Distribute the Workshop Evaluation.]

Important Resources for National Guard and U.S. Army Reserve Families

American Red Cross

Armed Forces Emergency Service: 1-800-987-4272; <http://www.redcross.org>

Army Emergency Relief (AER)

Call the American Red Cross if no local AER office (on all military installations) is nearby. AER provides emergency financial help to alleviate privation problems.
<http://www.aerhq.com>

Army Knowledge On-Line (AKO)

E-mail accounts: <http://www.us.army.mil>

Employer Support of the Guard and Reserve (ESGR)

Reemployment rights National ESGR Committee: 1-800-336-4590; <http://www.esgr.org>

ID Cards/DEERS/RAPIDS

Check eligibility with military sponsor's social security number: 1-800-538-9552;
website to find the closest RAPIDS terminal: <http://www.dmdc.osd.mil/rsl>

TRICARE

Enrollment information: 1-888-585-9378

Program information: <http://www.tricare.osd.mil>

<i>TRICARE Regional Contractors</i>			
Region	States Covered	Toll-Free Number	Service Provider
Northeast	CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT, Northern VA, Eastern WV	1-888-999-5195	Sierra
Mid-Atlantic	NC, Southern VA	1-800-931-9501	Anthem
Southeast & GulfSouth	AL, FL, GA, Eastern LA, MS, SC, TN	1-800-444-5445	Humana
Heartland	IL, IN, KY, MI, St. Louis, MO, OH, WV, WI	1-800-941-4501	Anthem
Southwest	AR, Western LA, OK, TX	1-800-406-2832	FHFS
Central	AZ, CO, Southern ID, IA, KS, MN, MO, MT, NE, ND, NM, NV, SD, El Paso, TX, UT, WY	1-888-874-9378	TriWest
Southern CA & Golden Gate	CA	1-800-242-6788	FHFS
Northwest	Northern ID, OR, WA	1-800-404-0110	FHFS
TRICARE Pacific	AK, HI, Puerto Rico, Latin America, Canada, Europe	1-888-777-8343	FHFS/Humana

TRICARE Dental Program (TDP): 1-800-211-3614

TRICARE Family Member Dental Plan (TFMDP): 1-800-866-8499

United Concordia: <http://www.ucci.com>

Veterans' Employment & Training Services (VETS)

(212) 352-6184 or <http://www.dol.gov/dol/vets>

TRICARE Benefits for Activated Reserve/National Guard Families

(These benefits apply to National Guard and Reserve component members ordered to active duty in support of operations that resulted from the terrorist attacks of 11 September 2001.)

New benefits have been extended to reserve component families when their military sponsor is activated for 30 days or more.

Activation Period	TRICARE Benefits
30 to 178 days	Family members are eligible for TRICARE Extra and Standard . <ul style="list-style-type: none">— Annual deductibles waived.— \$1000 maximum out-of-pocket expense.— Statement of non-availability not required.— Non-participating providers can bill 15 percent above TRICARE rates and receive payment.
179 days or more	Family members are eligible for TRICARE Prime , the least costly and most comprehensive plan. (No deductibles)

Enrollment is effective on the first day of the sponsor's active duty. Some reserve families may want to continue their relationships with providers who are not in the TRICARE Prime network. In these cases, enrolling in TRICARE Prime may not be the best choice. These families may elect to enroll in TRICARE Standard.

TRICARE Dental Benefits

Family members of activated reservists are eligible for enrollment and coverage under the TRICARE Dental Program on the same basis as family members of active duty servicemembers. Activated reservists must take action to enroll family members. United Concordia Companies, Inc. (UCCI) administers the Dental Program. Contact UCCI at (888) 622-2256 or through <http://www.ucci.com/tdp.htm>. On-line enrollment is available.

For answers to questions, contact the TRICARE Network in one of the regions listed previously.

Practical Concerns

Estimate expenses during separation. Consider incidental expenses for the soldier, such as snacks and drinks; small, necessary purchases; laundry; and meals out occasionally, depending on the type of deployment. Do a deployment budget for both parties. Check with friends on how this works if you're not sure.

Consider all changes in income. Will the total amount of the Army take-home pay equal prior civilian pay (reservists)? Will there be deductions from the military pay for the soldier's meals? Will there be extra pay for the deployment?

Set a realistic budget and savings goal. Budget for any extra expenses, including an extra amount for long-distance phone calls. Include household and automobile repairs and maintenance. Use the monthly financial worksheet for a comprehensive budget.

Determine allotments needed. The bill payer at home should get the bulk of the military pay, with an allotment going to the soldier to an account in the deployment theater. Otherwise, a monthly check should work for the soldier.

Plan for the added expenses of reunion. You may want to take a few days after the initial reunion to go away as a couple. Or the family may take leave and go on a trip to visit relatives. Begin planning and saving now for reunion.

Expect the unexpected. We all know that Murphy's Law (if something can go wrong, it will) strikes most often when the soldier deploys. Things break down and need repairing, or they get lost and must be replaced. Things that the soldier was able to fix at minimum cost may have to be repaired by professionals. Extra services that must be done have to be paid for; expenses mount up. It's hard to budget for the unexpected, but an emergency fund somewhere may come in handy during a deployment.

Monthly Financial Worksheet

Name of Bank or Credit Union: _____

Location: _____

Checking Account Number: _____

Income:

Base Pay	\$	
Quarters Allowance (BAH)	\$	
BAS (Basic Allowance for Subsistence)	\$	
Other Allowance	\$	
TOTAL	\$	

Deductions:

Federal Withholding Tax	\$	
State Withholding Tax	\$	
FICA Tax (Social Security)	\$	
SGLI (Servicemen's Group Life Insurance)	\$	
Allotments	\$	
Other Deductions (dental, etc.)	\$	
TOTAL	\$	
AVAILABLE INCOME (Income minus Deductions):	\$	

Monthly Expenses:

	Amount	Due Date
Rent/Mortgage	\$	
Utilities:	\$	
Gas	\$	
Electricity	\$	
Telephone	\$	
Heating oil	\$	
Water	\$	
Food (all groceries, including pet food)	\$	

Monthly Expenses:

	Amount	Due Date
Clothing Purchase	\$ _____	_____
Clothing Care (laundry, dry cleaning)	\$ _____	_____
Personal Items (hair care, toiletries)	\$ _____	_____
Installment payments:		
Car	\$ _____	_____
Furniture	\$ _____	_____
Appliances	\$ _____	_____
Insurance (all types)	\$ _____	_____
TV (cable)	\$ _____	_____
Newspaper/Magazines/Books	\$ _____	_____
Gasoline	\$ _____	_____
Recreation (movies, bowling, restaurants)	\$ _____	_____
Children's Allowance (including lessons)	\$ _____	_____
Childcare	\$ _____	_____
Dental and/or Medical Costs	\$ _____	_____
Gifts	\$ _____	_____
Contributions to Church or Charity	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Savings	\$ _____	_____
Emergency Fund	\$ _____	_____

Total Expenses and Savings \$ _____

Total Monthly Income: \$ _____

Difference (+ or -): \$ _____

Soldier's Checklist

Automotive:

- _____ Proper periodic maintenance up-to-date (oil change, lubrication, tune-up, fluid levels)
- _____ Equipment in good condition (brakes, tires, battery, lights)
- _____ Insurance policy adequate (liability, medical, uninsured motorists, damage to automobile)
- _____ Road service policy (if desired; provides assistance with flats, lock-outs, and other emergencies)
- _____ Vehicle registration/license (on post and state) and renewal dates current/known
- _____ State annual safety inspection current and renewal date known
- _____ Driver's license for spouse current and renewal date known
- _____ Spouse has automotive papers (tire warranty, battery guarantee, insurance policy, road service card)
- _____ Spouse has automobile information: warranties/guarantees in effect and from whom; correct tire pressure and how to inflate and check tires; oil to use and how to fill and check dipstick; gasoline to use; where to go for maintenance and repair services; how to get emergency road service; where car keys and spares are located
- _____ Spouse familiar with bus routes and alternative transportation in case the family car is out of service

Family:

- _____ Unit has the complete current address and telephone number for your family, along with the names, addresses, and telephone numbers of one or two relatives, neighbors, or friends who will know where your family is living (if you do not have a phone, list neighbors' numbers)

Make sure spouse has:

- _____ Name, address, and telephone number of your landlord or mortgage company
- _____ Names, addresses, and telephone numbers for your commander, Army Community Service Center, Guard or Reserve Family Program Coordinator, rear detachment commander, and Family Readiness Group representatives

Soldier's Checklist—Page 2

- _____ Current ID cards for each member of your family (check expiration dates)
- _____ Keys (house, car, garage, personal storage company, safety deposit box)
- _____ Marriage certificate
- _____ Birth certificates
- _____ Insurance policies (life, home, automobile)
- _____ Family social security numbers
- _____ Deeds and/or mortgage papers
- _____ School registration papers
- _____ Proof of service documents
- _____ Copies of orders and all endorsements
- _____ Shipping documents and/or household goods inventory
- _____ Court orders for support and custody of legal dependents
- _____ Unit mail card

And if appropriate:

- _____ Naturalization papers
- _____ Divorce decree and separation agreements
- _____ Adoption papers
- _____ Death certificate

Financial:

- _____ Class EE Savings Bond allotment applied for (if desired)
- _____ Bank or credit union accounts in both names with an “or” rather than an “and” between the names (checking, savings, and any other accounts)
- _____ Spouse has account number, bank books, checkbooks, ATM card
- _____ Spouse has credit cards, bills, information on amounts due, and when and how to report lost cards
- _____ Spouse knows amounts due on loans, monthly payment dates, addresses and phone numbers of loan companies
- _____ Spouse is aware of savings bonds and securities owned, where they are, and how to gain access to them if needed

Soldier's Checklist—Page 3

- _____ Spouse has a signed release from the soldier to pick up a copy of LES
- _____ Spouse is aware of all bills that need to be paid routinely, with address and telephone number for each (rent or mortgage, car payment, telephone, electricity, appliance/furniture payments, water, credit cards, garbage collection, all types of insurance, debt repayment, cable television, dues and subscriptions, and so on)
- _____ Spouse has access to copies of state and federal income tax returns for the last five years; the name, address, and telephone number of the person or company who helped you with your return last year, along with information, forms, and tax deductible receipts for the current year
- _____ Spouse knows where to go for financial assistance in times of crisis: Army Community Services, Army Emergency Relief, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

Legal:

- _____ Spouse has the name, address, and telephone number of your private or military attorney or legal advisor
- _____ You and your spouse have current wills to specify how you want your property handled and distributed in the case of the death of either
- _____ If needed, spouse has Power of Attorney giving him or her the right to sign your name and do the things you could do if you were actually present; may be specific or general
- _____ Spouse has copies of all insurance policies, along with the name and telephone number of your insurance agents
- _____ Spouse has information on where to go for legal aid: Legal Assistance Office, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

Medical:

- _____ Spouse has family medical cards/knows how to get medical records
- _____ Spouse has family immunization records; shots are up to date
- _____ Spouse knows medications/allergies of all family members
- _____ Prescriptions (medical and optical) are readily available
- _____ Rear Detachment Officer/ACS knows of family members with special needs, Exceptional Family Member Program, or chronic medical condition

Soldier's Checklist—Page 4

_____ Spouse has phone numbers for medical and dental services: emergency care, outpatient and inpatient medical care, pharmacy, routine or emergency dental care, and health benefits advisor for assistance with TRICARE

Security/Safety:

- _____ Military or local police crime prevention survey for your quarters has been conducted
- _____ Your home or apartment has at least a front door “peephole” and adequate locks on all doors and windows
- _____ Your family’s name is on the Military Police Quarters Checklist
- _____ Your smoke detector is working and has a new battery
- _____ Fire extinguishers are charged and are in good working condition; family members know where they are and how to use them
- _____ Your family is familiar with alternate exits they can use to leave the home from each room in case of fire or other emergency
- _____ Spouse knows how to reach police, MPs, fire department, ambulance, poison information center, chaplains, help line; locate numbers by the telephone
- _____ Spouse and older children know how to turn off electricity, water, and gas in case of an emergency

To the Spouse

Once a unit has deployed, it is too late to realize you need your spouse's signature or don't know where things are or how important tasks are done. These problems can easily be avoided. The best solution is to be totally prepared.

True family readiness comes from a series of minor tasks accomplished well in advance rather than a sudden "crash" program begun after receiving an unexpected deployment notice. Last-minute rushing produces needless family worry and stress. It causes many parts of the family readiness plan to be left undone.

By looking ahead and anticipating the likelihood of a deployment, you and your loved ones can adequately plan for this separation. Remember, once your soldier has been deployed, the responsibility for your family transfers directly to you. Ultimately, you are responsible for knowing your rights and privileges and what resources are available to you as an Army spouse.

Spouse's Checklist

- _____ Take AFTB classes
- _____ Get to know community resources, services, and locations

Automotive:

- _____ Get automobile key (and spares)
- _____ Get garage key (and spares), if applicable
- _____ Have oil changed, new oil and air filter installed, and car lubricated; know the mileage reading when the oil should be changed next
- _____ Make sure all fluid levels are up to normal (oil, transmission fluid, brake and steering fluid, water); know how to check and fill them yourself (if needed) and what gasoline to use
- _____ Make sure all vital equipment is in good condition and working order (including brakes, tires, battery, belts, hoses, headlights/high and low beams, tail lights, brake lights, turn signals)
- _____ Review your insurance policy to make sure it provides adequate coverage (liability, medical, uninsured motorist, damage to your car and others); know the renewal date, cost of renewal, who to contact to renew the policy (name, address, and telephone number)
- _____ Investigate a road service policy (if desired) to provide assistance with flat tires, towing, stalled engine, being locked out of your car, and other emergencies; know what your policy covers, when it expires and has to be renewed, cost of renewal, who to contact to renew (name, address, and telephone number); know what to do if you don't have this coverage and one of these events happens
- _____ Look into the renewal of state and on-post vehicle registration (year, cost, where to go, what to do)
- _____ Check your state driver's license expiration date, cost to renew, where to go, what to do
- _____ Check your annual state automotive safety check, if required (when it expires, cost to renew, where to go, and anything that may have to be repaired or replaced to pass this inspection)
- _____ Take possession of automotive papers (car registration, safety inspection, tire warranties, battery guarantee, insurance policy and certificate of insurance, road service card); know where they are, what they mean, how to use them
- _____ Learn where to go, who to see or call when you have problems with the automobile (routine maintenance, auto repair, tires, oil changes, and lubrication)

Spouse's Checklist—Page 2

- _____ Learn what alternative transportation is available (on post, car pools, taxis, city buses, friends)
- _____ Prepare a list of automotive “do’s and don’ts” and hints on car care

Family:

- _____ Make sure your spouse’s unit has your name, address, and telephone number, along with the name, address, and telephone numbers of one or more people who will know where you are at all times (even if you travel or move)
- _____ Get the name, address, and telephone number of your landlord, mortgage company, or government housing office
- _____ Get the names and telephone numbers of key members of your Family Readiness Group, your unit’s rear detachment commander and chaplain, Family Assistance Center, Guard or Reserve Family Program Coordinator
- _____ Make sure you have a military ID card for each member of your family
- _____ Get the keys to your house, safety deposit box, personal storage company
- _____ Know when ID cards expire, and have required forms signed by sponsor before departure

Make sure you have (if appropriate):

- _____ Marriage certificate
- _____ Birth certificates
- _____ Insurance policies (life, home, auto)
- _____ Family social security numbers (including your children’s)
- _____ Rental or lease papers (if appropriate)
- _____ Deeds and/or mortgage papers (if appropriate)
- _____ School registration papers (if appropriate)
- _____ Spouse’s proof of military service documents
- _____ Copies of your spouse’s orders and all amendments
- _____ Shipping documents and/or household goods inventory
- _____ Court orders for support and custody of legal dependents
- _____ Unit mail card
- _____ Copy of your most recent allotment request (if appropriate)
- _____ Naturalization papers (if appropriate)—know the expiration date and prepare paperwork in advance

Spouse's Checklist—Page 3

- _____ Divorce decree (if appropriate)
- _____ Adoption papers (if appropriate)
- _____ Death certificates (if appropriate)

Financial:

- _____ Take possession of appropriate bank books, ATM cards, checkbooks, credit union papers or books, credit cards
- _____ Know how to report lost credit cards and how to request replacements. If a credit card is lost or stolen, report it immediately to the issuing company AND the credit-reporting agencies listed in the front of the Resources section of this handbook.
- _____ Make sure you can make deposits and withdrawals with only your signature. If the account shows an “and” between your spouse’s name and yours, it requires both signatures; an “or” ensures you can make deposits and withdrawals in the absence of your spouse. This can be changed only while the soldier is here.
- _____ Keep a list of automatic deposits and withdrawals or payments made to financial accounts (paycheck, insurance, loan, or bill payments)
- _____ Have your spouse apply for a Class EE Savings Bond allotment (if desired and appropriate), and keep a copy of the signed application

Important documents you should have:

- _____ Get a Power of Attorney, unit mail card, and military ID card if you will have to pick up your spouse’s paycheck and/or mail from the unit
- _____ Prepare a list of outstanding payments, loans, and other obligations with due dates, amount owed, who to pay, contact person, address and telephone numbers
- _____ Prepare a list of investments such as securities or bonds with their value, contact person’s name, address and telephone number; know how to cash these in an emergency
- _____ Get copies of the past five years’ state and federal income tax returns and everything needed for the next filing, including due dates and who to contact for assistance in preparing the returns
- _____ Prepare a list of military and community organizations that offer financial advice, counseling, information, and assistance

Spouse's Checklist—Page 4

Legal:

- _____ Get the name, address, and telephone number of your military or private attorney or legal advisor
- _____ Get a Power of Attorney (general or limited) if you will need to sign documents or act on your spouse's behalf during the deployment
- _____ Make sure your will and your spouse's will are up to date and valid
- _____ Get copies of all insurance policies, and find out what is covered and to what extent; get contact person's name, address, and telephone number; ask whether you need a Power of Attorney to file a claim during your spouse's deployment
- _____ Secure a list of military and community organizations that offer legal advice, counseling, information, and assistance

Medical:

- _____ Make sure you have family medical cards for you and your children
- _____ Make sure you have family shot records for you and your children
- _____ Make sure current prescriptions for medicine and glasses or contact lenses are available
- _____ Get a list of military, community, state, and federal organizations that offer medical, mental or emotional, dental, and optical assistance

Security/Safety:

- _____ Request a military or local police crime prevention survey for your home
- _____ Add a "peephole" to at least your front door and adequate locks to all of your doors and windows
- _____ Place your family's name on the Military Police Quarters Checklist (or notify the local police if you live in a civilian community) if your family will be away from home for an extended period
- _____ Install a smoke detector (or check existing detectors) in key areas of your residence (kitchen, bedroom, living room, shop/garage)
- _____ Install a fire extinguisher (or inspect existing extinguisher) in key areas of your residence (also recommended for your automobile)
- _____ Discuss with your family alternate exits they can use to leave your home from each room in case of a fire or other emergency
- _____ Get a list of military and community organizations that offer security/safety advice, counseling, information, and assistance

Coping with Separation

Facilitator's Guidelines

This module provides the facilitator with resources needed to plan and conduct a workshop.

Goal: Soldiers and family members will be able to recognize and to deal with stress-related problems associated with deployment.

Audience: This session is designed for soldiers and their spouses to attend together. It is most helpful for this to be offered before deployment.

Time Required: 60 minutes

Room Requirements: This workshop requires a room large enough to accommodate the participants. It is designed as a group process for roundtable discussions, with 8–10 people at each table. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

Facilitator's Preparation:

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. The facilitator's job is to lead the workshop. Activities include distributing handouts and organizing group flip chart activities. Other tips include:
 - Plan an icebreaker activity.
 - Encourage participation.
 - Check for understanding.
 - Prepare the room.
 - Plan how you can make the workshop personal.
 - Enjoy yourself.
 - Gather needed materials.
 - Offer amenities, such as childcare, parking, refreshments, etc.
3. Suggested activities are presented in square brackets ([]) in the lesson text. The lesson text is meant to assist you and is not intended to be read aloud to the participants. The

suggested activities list the visuals, handouts, or group activities that are used at particular points in the workshop.

4. The following list of PowerPoint slides are provided on the CD-ROM, or from the <http://www.goacs.org> website. PowerPoint Notes Pages are included in this handbook (pages 71–83) for your use in teaching the lesson.

#15 Coping with Separation	#22 Maintain
#16 Objectives	#23 Manage
#17 Pre-separation Stress	#24 Monitor
#18 Coping with Stress	#25 Maneuver
#19 Coping with Stress	#26 Video
#20 Personal Readiness Plan	#27 Conclusion
#21 Separation Stress	

5. Preview the video, *Coping with Stress*, before the workshop, if you plan to use it. The video script is included in this handbook (pages 171–174) for your use in teaching the lesson.

Note: A video is not used in every workshop. Determine if participants have seen it, and expand your workshop, if necessary, to show the video.

6. Prepare flip chart paper (for facilitator use) with the following titles:

How Did You Feel?
Emotions
Separation Stress

7. Reproduce the necessary number of handouts for each participant (Handouts #4–7 for this lesson, pages 127–142). They can be taken to your local installation print plant and easily reproduced. You may want to add other handouts to it as well.
8. Reproduce the **Workshop Evaluation** form for each participant. This form is included at the end of the Handouts section (page 161) and will be used to evaluate each Predeployment and Ongoing Readiness lesson.
9. Assemble all other needed workshop materials and equipment:

Workshop Materials:

Flip chart paper on one easel with colored markers
Extra markers for flip chart paper activity at tables
Masking tape for securing charts
Pens and pencils for participants' use

Equipment:

Overhead transparency projector, or laptop computer with LCD projector and screen
Television and VCR

**Coping with Separation
Workshop Overview
(Estimated Time: 60 minutes)**

Estimated Time	Presentation Section	Visual = V Handout-H
5 minutes	Introduction Objectives	V #15 V #16
15 minutes	Symptoms of Separation Stress Pre-separation Stress	Flip chart activity V #17–20 H #4–5
20 minutes	Separation Stress	V #21 Flip chart activity H #6 V #22–25
15 minutes	Optional Video, <i>Coping with Stress</i>	V #26 H #7
5 minutes	Conclusion	V #27 Workshop Evaluation

Workshop Plan

Coping with Separation

(Estimated Time: 60 minutes)

INTRODUCTION

[Visual #15: Coping with Separation]

Welcome to the Ongoing Readiness Workshop on Coping with Separation. This workshop is designed to prepare you for the emotions and stress related to separation, and to help you recognize that those feelings follow some predictable patterns. Knowing the patterns associated with separation stress and using some tried-and-true coping strategies will help the soldier and family.

An important factor that helps with stress is active communication. Individual and family morale are key elements in maintaining a unit's ongoing readiness.

The focus of today's workshop will be on symptoms of stress before and during deployment. It is important to recognize these symptoms and to develop personal coping strategies. Children are affected with similar stress symptoms as adults, and their caregivers should develop coping strategies for them.

You will use a variety of activities to enhance your learning experience. Feel free to share your ideas with us. Sharing will enable all of us to gain knowledge and skills we can use.

OBJECTIVES

[Visual #16: Objectives]

Participants will become aware of:

- symptoms of separation stress,
- strategies for coping with separation stress,
- communication strategies, and
- recognizing the needs of children.

SYMPTOMS OF SEPARATION STRESS

[Flip chart activity (Facilitator)]

It is probably safe to assume that each of you has experienced some type of separation from your family members.

What feelings did you have about leaving? If you were the one left behind, what feelings did you have about being left behind?

(Answers may include: anger, I wanted to be by myself, cried, felt frustrated.)

What did you do when you were angry?

[Facilitator leads discussion.]

(Encourage a five-minute discussion.)

Separation of family members due to deployment is stressful, but we know that stress and emotions follow a predictable pattern.

There is an upside, as well as a downside, to this type of stress. The downside occurs when a person enters a strange culture or experience, and the familiar cues are removed. Some of the basic props have been knocked out, and frustration and anxiety follow.

The benefits of stress are seen, as change tests our adaptive abilities. We compare new situations with old ones, and we form new relationships. We form a new sense of identity and develop more self esteem.

Pre-Separation Stress

[Visual #17: Pre-Separation Stress]

In the weeks or days before the separation, the actual preparation for separation may be cause for stress that is unique during this period. A combination of emotions, such as anger, sorrow, and fear, may surface. These feelings may be expressed by crying, arguing, clinging, or distancing.

Proper planning and preparation may help deal with the situation, but even the best planning may not relieve stress. Some symptoms of pre-separation stress are:

- Anger—a primary emotional reaction.
- Denial—why us? “They will probably call it off.”
- Anxiety—what will the future hold?
- Others—fear, sadness, resentment, clinging, distancing.

Some strategies to help cope with stress are to:

- Communicate—family and one-on-one discussions.
- Develop plans for staying in touch.
- Prepare family members.
- Complete your personal readiness plan.

[Visual #18: Coping with Stress]

A closer look at pre-separation coping strategies may prove helpful as you prepare for deployment.

1. Communicate with your family. Have numerous family discussions and one-on-one conversations where feelings are clearly and openly communicated. If your children have trouble expressing their feelings, be patient and offer them encouragement.
2. Develop plans for staying in touch.
 - *Letter writing.* The need for two-way communication continues though you are separated by distance. The following is a guide that may make it easier to talk with each other by letter:
 - Remember that the need to express affection does not diminish with the miles. “I love you” means just as much when it is written during a deployment as it does when spoken in person.
 - Letters are an easy way to keep in touch. Number your letters, as they may arrive in bunches or out of sequence. Add photographs, magazine articles, and newspaper stories.
 - If letter writing is difficult for you, consider purchasing a pair of tape recorders so you and your spouse can send “talking” letters. Younger children can also say “Hello, Dad/Mom” in their own words.
 - *E-mail.* E-mail is probably the most popular method of quick communication. It’s very inexpensive and versatile; however, it can enable bad news to travel at the speed of light. Be careful of using this method of communication for an emotionally laden message. It’s better to compose it, park it for a few hours, review it for clarity and kindness, and then send it. It still can’t replace the letter for personal and romantic communication. And remember, e-mail is not secure—it can be read by anyone who uses the computer.
 - *Telephone Calls.* Telephone calls are a quick way to communicate, but remember, long distance and overseas calls can be very expensive. Purchase phone cards for long distance calls both ways. Remember the difference in time zones as well.
 - *Care Packages.* Don’t forget to send a care package, perhaps monthly at least. These may contain things the deployed soldier can’t get in his location. Baked

goods are especially welcome, but consider the climate and the mailing time when sending food.

- *Video Teleconferencing* is available on most installations through the soldier's unit or at ACS centers. Check with the unit and your local ACS center for availability.

[Visual 19: Coping with Stress]

3. Prepare your family members. Tell all of your family members (children, spouse, parents) the details of the separation. Use pictures, calendars, maps, or globes to locate the soldier's destination. Children may enjoy a treasure box, and the soldier may send treasures to add to the box from time to time.
4. Complete your personal readiness plan.

Your Personal Readiness Plan

[Visual #20: Personal Readiness Plan]

[Distribute Handout #4, Soldier/Spouse Checklists.]

Develop your personal readiness plan, and keep it current. Review it at least once a year. Suggestions for your personal readiness plan include:

- Make sure that wills and powers of attorney are current.
- Make sure all bank accounts are joint accounts.
- Have current ID cards—check the expiration dates!
- Confirm current enrollment in DEERS.
- Use Soldier/Spouse Checklists (Handout #4) as a guideline for readiness.

In an emergency, the remaining spouse will need to follow certain steps and have specific information readily available.

[Distribute Handout #5, Emergency Contact Information.]

The Emergency Contact Information form may prove helpful. It contains some information that is standard in emergencies. This is information that one should already know, but when an emergency presents itself, the most basic information can be forgotten.

It would be best to complete this form before your spouse deploys. In fact, this is a good time to fill this out. If there is some information you do not know, you can add that later.

(Allow 5 minutes for this activity.)

SEPARATION STRESS

[Visual #21: Separation Stress]

When the time arrives and your soldier has deployed, your family may experience feelings of loss, anger, and mild depression for the first few weeks.

Loss of appetite or constant eating, weight loss or gain, stomach pains, sleeplessness, or disruption of sleep patterns may also occur.

In a few weeks, most family members are established in new routines, experiencing the normal highs and lows associated with everyday living.

The soldier may be extremely busy, excited, and challenged at the duty site and may have a delayed reaction to the separation. Once the soldier adjusts to the new routine, feelings such as moodiness, forgetfulness, and anger may surface.

These emotions and others will pass in a week or two. Depending on workload and pressure related to the work, a mild depression may occur in the middle of the separation.

After the initial letdown of the separation, it is normal to experience a surge of energy, characterized by general irritability, increased tension, crying, impatience, and even insomnia.

Oftentimes, the high and low feelings repeat themselves. Remember—these are all normal and natural responses.

What suggestions can you think of for coping with separation stress?

[Flip Chart activity (Facilitator)] (Answers may include: talk to a friend, take a class, stay busy.)

(Allow 5 minutes for discussion.)

[Distribute Handout #6: Coping with Separation]

[Visual #22: Maintain]

One of the best coping strategies you can adopt is to take good care of yourself. Taking good care of yourself makes good sense, as it allows you to take good care of your family and personal affairs.

One very effective technique is called the **4 M's**: Maintain, Manage, Monitor, and Maneuver.

■ **Maintain**

- Stay in good physical condition—exercise.
- Eat balanced meals—cut the junk food.
- Get plenty of sleep.
- Keep in touch with positive people.
- Avoid things that make you feel worse, and do the things that make you feel good (but, see next).
- Avoid spending sprees.
- Set goals.

[Visual #23: Manage]

■ **Manage**

- Manage your life.
- Become a volunteer.
- Organize a support group.
- Know your limits—it's okay to say no.

[Visual #24: Monitor]

■ **Monitor**

- Be aware of early signs of stress.
- Ask for help if you need it.

[Visual #25: Maneuver]

■ **Maneuver**

- Relieve stress—do relaxation exercises.
- Do a little daydreaming.
- Use coping strategies that work for you and your family.
- Stop and smell the roses.

Another stress-coping aid is to develop a strong social support network. Take advantage of your military support network:

- Family Readiness Group,
- Army Community Service,
- National Guard and Reserve Family Program personnel, and
- Chaplain.

Contact family, friends, neighbors, and spouses or partners of other deployed servicemembers when you need emotional support.

Develop your own social support system by getting involved in activities. Get involved with your church, social organizations, parent organizations, and volunteer groups.

VIDEO

We have discussed pre-separation stress and suggested some coping strategies. The video we are about to watch, *Coping with Stress*, is designed to assist spouses and other family members to deal with the stress of separation.

(Allow 10 minutes for video.)

[Visual #26: Video]

[Group discussion led by the facilitator, using the questions shown on the visual.]

Now that the video is over:

- What did you learn from the video?
(take a few responses)
- What coping strategies were used?
(take a few responses)
- What did you see in the video that applies to you?
(take a few responses)

(Allow 10 minutes for discussion.)

At this time I will give you the handout, *You Can Reduce the Stress in Your Life during Deployment*. Keep it handy; it offers stress-coping strategies you could use every day.

[Distribute Handout #7: You Can Reduce the Stress in Your Life during Deployment.]

CONCLUSION

[Visual #27: Conclusion]

After all is said and done, and you have prepared for the separation, identified the stressors, and developed your coping skills, what if you find you still need some help? What do you do next?

Do not hesitate to ask for help. Asking for help is not a sign of weakness. It means you really care about yourself and your family. You can find help through agencies and people, such as:

- Army Community Service,
- National Guard and Army Reserve Family Program personnel,
- Chaplain,

- Community services agencies,
- Red Cross, and
- Local Extension office.

Anyone on your installation or in your chain of command can tell you how to get in touch with any of the organizations that we have discussed. The key is to ask for assistance.

[Distribute the Workshop Evaluation.]



Welcome to the Ongoing Readiness Workshop on Coping with Separation. This workshop is designed to prepare you for the emotions and stress related to separation, and to help you recognize that those feelings follow some predictable patterns. Knowing the patterns associated with separation stress and using some tried-and-true coping strategies will help the soldier and family.

An important factor that helps with stress is active communication. Individual and family morale are key elements in maintaining a unit's ongoing readiness.

The focus of today's workshop will be on symptoms of stress before and during deployment. It is important to recognize these symptoms and to develop personal coping strategies. Children are affected with similar stress symptoms as adults, and their caregivers should develop coping strategies for them.

You will use a variety of activities to enhance your learning experience. Feel free to share your ideas with us. Sharing will enable all of us to gain knowledge and skills we can use.

Objectives

Participants will become aware of:

- symptoms of separation stress,
- strategies for coping with separation stress,
- communication strategies, and
- recognizing the needs of children.



Participants will become aware of:

- symptoms of separation stress,
- strategies for coping with separation stress,
- communication strategies, and
- recognizing the needs of children.

Symptoms of Separation Stress. *[Flip chart activity (Facilitator)]* It is probably safe to assume that each of you has experienced some type of separation from your family members.

What feelings did you have about leaving? If you were the one left behind, what feelings did you have about being left behind? *(Answers may include: anger, I wanted to be by myself, cried, felt frustrated.)*

What did you do when you were angry? *[Facilitator leads discussion.] (Encourage a five-minute discussion.)*

Separation of family members due to deployment is stressful, but we know that stress and emotions follow a predictable pattern.

There is an upside, as well as a downside, to this type of stress. The downside occurs when a person enters a strange culture or experience, and the familiar cues are removed. Some of the basic props have been knocked out, and frustration and anxiety follow.

The benefits of stress are seen, as change tests our adaptive abilities. We compare new situations with old ones, and we form new relationships. We form a new sense of identity and develop more self esteem.

Pre-separation Stress

Some symptoms of pre-separation stress are:

- Anger—a primary emotional reaction
- Denial—why us? “They will probably call it off.”
- Anxiety—what will the future hold?
- Others—fear, sadness, resentment, clinging, distancing



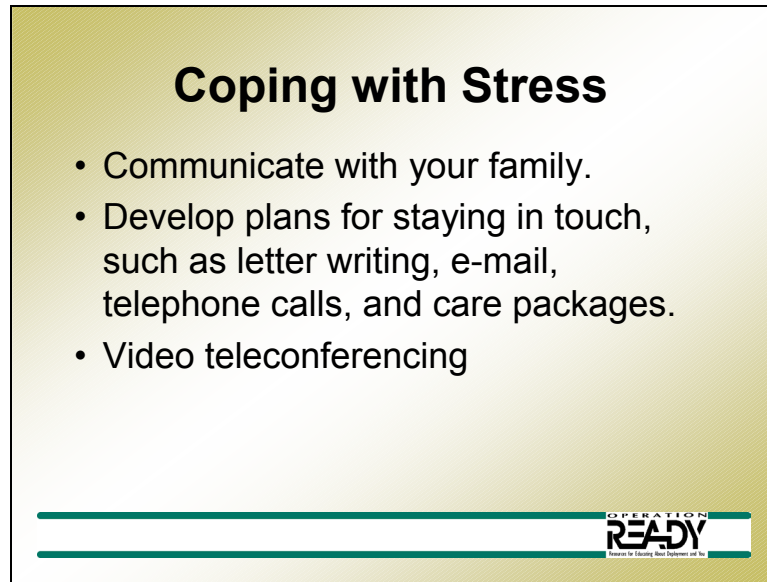
In the weeks or days before the separation, the actual preparation for separation may be cause for stress that is unique during this period. A combination of emotions, such as anger, sorrow, and fear, may surface. These feelings may be expressed by crying, arguing, clinging, or distancing.

Proper planning and preparation may help deal with the situation, but even the best planning may not relieve stress. Some symptoms of pre-separation stress are:

- Anger—a primary emotional reaction.
- Denial—why us? “They will probably call it off.”
- Anxiety—what will the future hold?
- Others—fear, sadness, resentment, clinging, distancing.

Some strategies to help cope with stress are to:

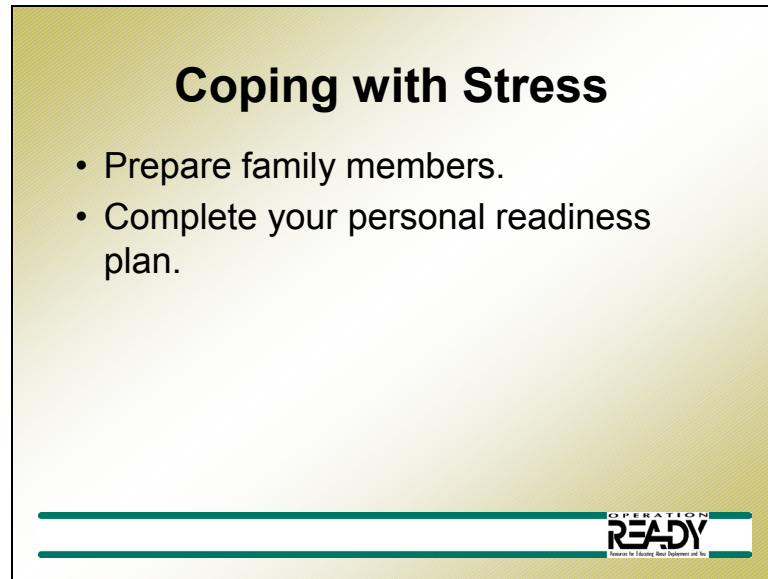
- Communicate—family and one-on-one discussions.
- Develop plans for staying in touch.
- Prepare family members.
- Complete your personal readiness plan.



A closer look at pre-separation coping strategies may prove helpful as you prepare for deployment.

1. Communicate with your family. Have numerous family discussions and one-on-one conversations where feelings are clearly and openly communicated. If your children have trouble expressing their feelings, be patient and offer them encouragement.
2. Develop plans for staying in touch.
 - *Letter writing.* The need for two-way communication continues though you are separated by distance. The following is a guide that may make it easier to talk with each other by letter. Remember that the need to express affection does not diminish with the miles. “I love you” means just as much when it is written during a deployment as it does when spoken in person. Letters are an easy way to keep in touch. Number your letters, as they may arrive in bunches or out of sequence. Add photographs, magazine articles, and newspaper stories. If letter writing is difficult for you, consider purchasing a pair of tape recorders so you and your spouse can send “talking” letters. Younger children can also say “Hello, Dad/Mom” in their own words.
 - *E-mail.* E-mail is probably the most popular method of quick communication. It’s very inexpensive and versatile; however, it can enable bad news to travel at the speed of light. Be careful of using this method of communication for an emotionally laden message. It’s better to compose it, park it for a few hours, review it for clarity and kindness, and then send it. It still can’t replace the letter for personal and romantic communication. And remember, e-mail is not secure—it can be read by anyone who uses the computer.

(Remaining text for this visual is on Visual #19.)



- *Telephone Calls.* Telephone calls are a quick way to communicate, but remember, long distance and overseas calls can be very expensive. Purchase phone cards for long distance calls both ways. Remember the difference in time zones as well.
 - *Care Packages.* Don't forget to send a care package, perhaps monthly at least. These may contain things the deployed soldier can't get in his location. Baked goods are especially welcome, but consider the climate and the mailing time when sending food.
 - *Video Teleconferencing* is available on most installations through the soldier's unit or at ACS centers. Check with the unit and your local ACS center for availability.
3. Prepare your family members. Tell all of your family members (children, spouse, parents) the details of the separation. Use pictures, calendars, maps, or globes to locate the soldier's destination. Children may enjoy a treasure box, and the soldier may send treasures to add to the box from time to time.
 4. Complete your personal readiness plan.

Personal Readiness Plan

- Make sure that wills and powers of attorney are current.
- Make sure all bank accounts are joint accounts.
- Have current ID cards – check the expiration dates!
- Confirm current enrollment in DEERS.
- Use checklist as a guideline for readiness.



[Distribute Handout #4, Soldier/Spouse Checklists.]

Develop your personal readiness plan, and keep it current. Review it at least once a year. Suggestions for your personal readiness plan include:

- Make sure that wills and powers of attorney are current.
- Make sure all bank accounts are joint accounts.
- Have current ID cards—check the expiration dates!
- Confirm current enrollment in DEERS.
- Use Soldier/Spouse Checklists (Handout #4) as a guideline for readiness.

In an emergency, the remaining spouse will need to follow certain steps and have specific information readily available.

[Distribute Handout #5, Emergency Contact Information.]

The Emergency Contact Information form may prove helpful. It contains some information that is standard in emergencies. This is information that one should already know, but when an emergency presents itself, the most basic information can be forgotten.

It would be best to complete this form before your spouse deploys. In fact, this is a good time to fill this out. If there is some information you do not know, you can add that later.

(Allow 5 minutes for this activity.)

Separation Stress

- Feelings of loss, anger, and mild depression
- New routines are established in a couple of weeks.
- Soldier may have delayed reaction to separation due to extreme busyness.
- Emotions will pass, but sometimes will return.
- All these are natural responses to separation.



When the time arrives and your soldier has deployed, your family may experience feelings of loss, anger, and mild depression for the first few weeks.

Loss of appetite or constant eating, weight loss or gain, stomach pains, sleeplessness, or disruption of sleep patterns may also occur.

In a few weeks, most family members are established in new routines, experiencing the normal highs and lows associated with everyday living.

The soldier may be extremely busy, excited, and challenged at the duty site and may have a delayed reaction to the separation. Once the soldier adjusts to the new routine, feelings such as moodiness, forgetfulness, and anger may surface.

These emotions and others will pass in a week or two. Depending on workload and pressure related to the work, a mild depression may occur in the middle of the separation. After the initial letdown of the separation, it is normal to experience a surge of energy, characterized by general irritability, increased tension, crying, impatience, and even insomnia.


Oftentimes, the high and low feelings repeat themselves. Remember—these are all normal and natural responses.

What suggestions can you think of for coping with separation stress? *[Flip Chart activity (Facilitator)]* (Answers may include: talk to a friend, take a class, stay busy.) (Allow 5 minutes for discussion.)

[Distribute Handout #6: Coping with Separation]

Maintain

- Stay in good physical condition—exercise.
- Eat balanced meals—cut the junk food.
- Get plenty of sleep.
- Keep in touch with positive people.
- Avoid things that make you feel worse, and do the things that make you feel good (but, see next).
- Avoid spending sprees.
- Set realistic goals.

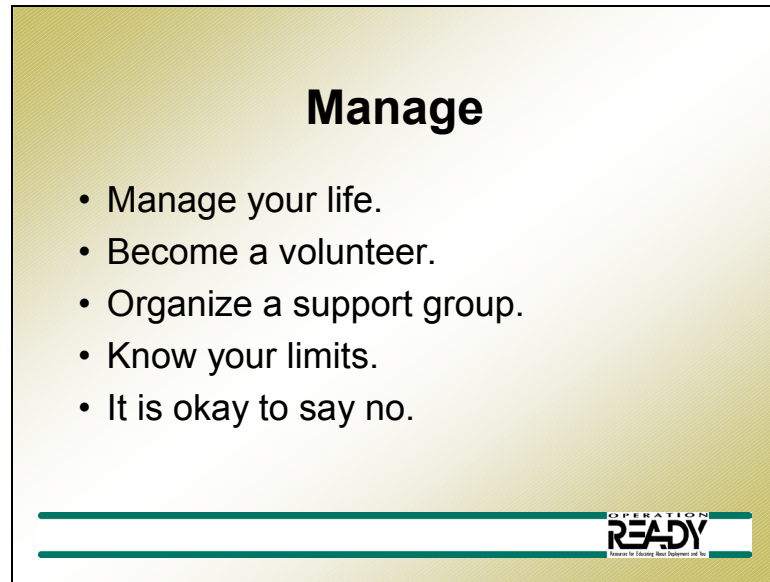


One of the best coping strategies you can adopt is to take good care of yourself. Taking good care of yourself makes good sense, as it allows you to take good care of your family and personal affairs.

One very effective technique is called the **4 M's**: Maintain, Manage, Monitor, and Maneuver.

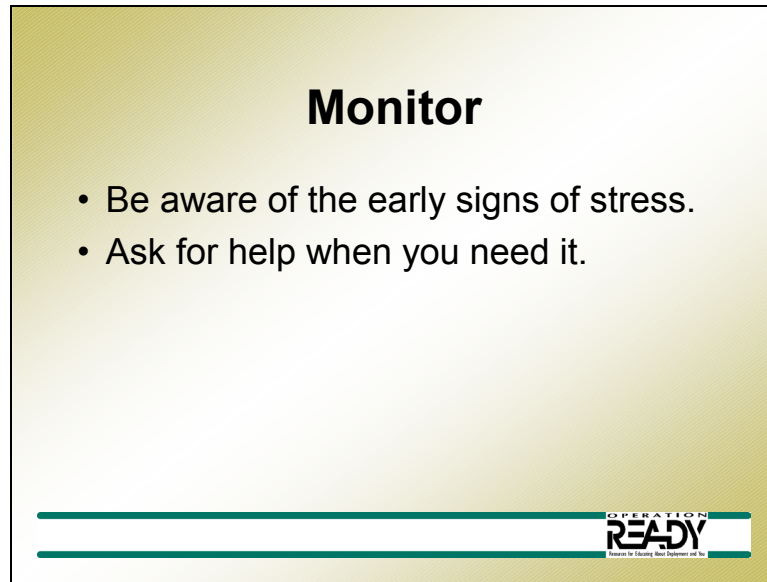
Maintain

- Stay in good physical condition—exercise.
- Eat balanced meals—cut the junk food.
- Get plenty of sleep.
- Keep in touch with positive people.
- Avoid things that make you feel worse, and do the things that make you feel good (but, see next).
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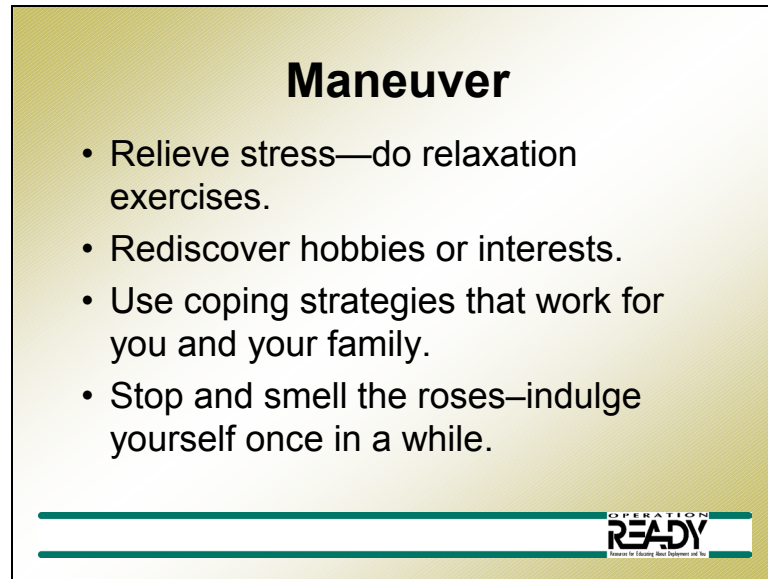
Manage

- Manage your life.
- Become a volunteer.
- Organize a support group.
- Know your limits—it's okay to say no.



Monitor

- Be aware of early signs of stress.
- Ask for help if you need it.



Maneuver

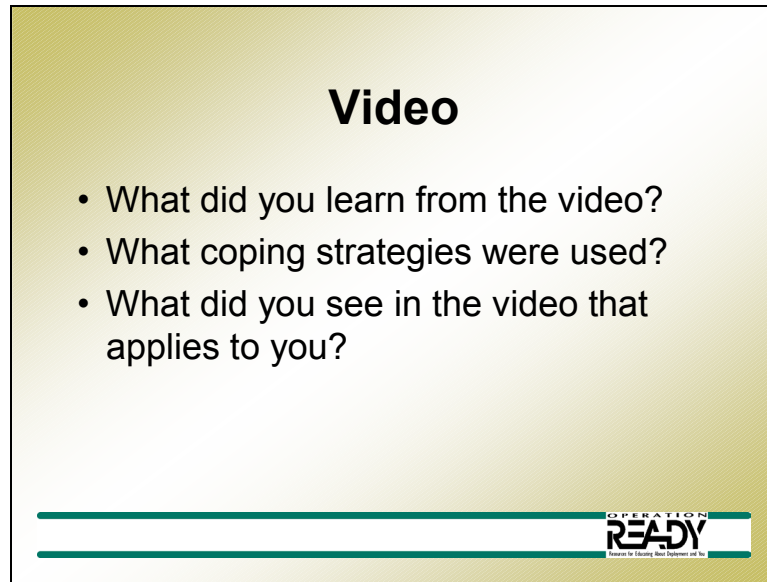
- Relieve stress—do relaxation exercises.
- Do a little daydreaming.
- Use coping strategies that work for you and your family.
- Stop and smell the roses.

Another stress-coping aid is to develop a strong social support network. Take advantage of your military support network:

- Family Readiness Group,
- Army Community Service,
- National Guard and Reserve Family Program personnel, and
- Chaplain.

Contact family, friends, neighbors, and spouses or partners of other deployed servicemembers when you need emotional support.

Develop your own social support system by getting involved in activities. Get involved with your church, social organizations, parent organizations, and volunteer groups.



We have discussed pre-separation stress and suggested some coping strategies. The video we are about to watch, *Coping with Stress*, is designed to assist spouses and other family members to deal with the stress of separation.

(Allow 10 minutes for video.)

[Visual #25: Video]

[Group discussion led by the facilitator, using the questions shown on the visual.]

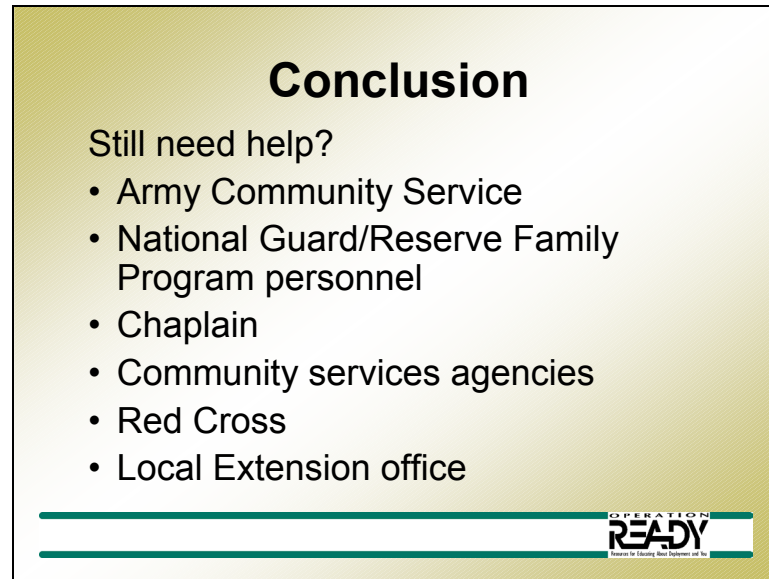
Now that the video is over:

- What did you learn from the video?
(take a few responses)
- What coping strategies were used?
(take a few responses)
- What did you see in the video that applies to you?
(take a few responses)

(Allow 10 minutes for discussion.)

At this time I will give you the handout, *You Can Reduce the Stress in Your Life during Deployment*. Keep it handy; it offers stress-coping strategies you could use every day.

[Distribute Handout #7: You Can Reduce the Stress in Your Life during Deployment.]



After all is said and done, and you have prepared for the separation, identified the stressors, and developed your coping skills, what if you find you still need some help? What do you do next?

Do not hesitate to ask for help. Asking for help is not a sign of weakness. It means you really care about yourself and your family. You can find help through agencies and people, such as:

- Army Community Service,
- National Guard and Army Reserve Family Program personnel,
- Chaplain,
- Community services agencies,
- Red Cross, and
- Local Extension office.

Anyone on your installation or in your chain of command can tell you how to get in touch with any of the organizations that we have discussed. The key is to ask for assistance.

[Distribute the Workshop Evaluation.]

Soldier's Checklist

Automotive:

- _____ Proper periodic maintenance up-to-date (oil change, lubrication, tune-up, fluid levels)
- _____ Equipment in good condition (brakes, tires, battery, lights)
- _____ Insurance policy adequate (liability, medical, uninsured motorists, damage to automobile)
- _____ Road service policy (if desired; provides assistance with flats, lock-outs, and other emergencies)
- _____ Vehicle registration/license (on post and state) and renewal dates current/known
- _____ State annual safety inspection current and renewal date known
- _____ Driver's license for spouse current and renewal date known
- _____ Spouse has automotive papers (tire warranty, battery guarantee, insurance policy, road service card)
- _____ Spouse has automobile information: warranties/guarantees in effect and from whom; correct tire pressure and how to inflate and check tires; oil to use and how to fill and check dipstick; gasoline to use; where to go for maintenance and repair services; how to get emergency road service; where car keys and spares are located
- _____ Spouse familiar with bus routes and alternative transportation in case the family car is out of service

Family:

- _____ Unit has the complete current address and telephone number for your family, along with the names, addresses, and telephone numbers of one or two relatives, neighbors, or friends who will know where your family is living (if you do not have a phone, list neighbors' numbers)

Make sure spouse has:

- _____ Name, address, and telephone number of your landlord or mortgage company
- _____ Names, addresses, and telephone numbers for your commander, Army Community Service Center, Guard or Reserve Family Program Coordinator, rear detachment commander, and Family Readiness Group representatives

Soldier's Checklist—Page 2

- _____ Current ID cards for each member of your family (check expiration dates)
- _____ Keys (house, car, garage, personal storage company, safety deposit box)
- _____ Marriage certificate
- _____ Birth certificates
- _____ Insurance policies (life, home, automobile)
- _____ Family social security numbers
- _____ Deeds and/or mortgage papers
- _____ School registration papers
- _____ Proof of service documents
- _____ Copies of orders and all endorsements
- _____ Shipping documents and/or household goods inventory
- _____ Court orders for support and custody of legal dependents
- _____ Unit mail card

And if appropriate:

- _____ Naturalization papers
- _____ Divorce decree and separation agreements
- _____ Adoption papers
- _____ Death certificate

Financial:

- _____ Class EE Savings Bond allotment applied for (if desired)
- _____ Bank or credit union accounts in both names with an “or” rather than an “and” between the names (checking, savings, and any other accounts)
- _____ Spouse has account number, bank books, checkbooks, ATM card
- _____ Spouse has credit cards, bills, information on amounts due, and when and how to report lost cards
- _____ Spouse knows amounts due on loans, monthly payment dates, addresses and phone numbers of loan companies
- _____ Spouse is aware of savings bonds and securities owned, where they are, and how to gain access to them if needed

Soldier's Checklist—Page 3

- _____ Spouse has a signed release from the soldier to pick up a copy of LES
- _____ Spouse is aware of all bills that need to be paid routinely, with address and telephone number for each (rent or mortgage, car payment, telephone, electricity, appliance/furniture payments, water, credit cards, garbage collection, all types of insurance, debt repayment, cable television, dues and subscriptions, and so on)
- _____ Spouse has access to copies of state and federal income tax returns for the last five years; the name, address, and telephone number of the person or company who helped you with your return last year, along with information, forms, and tax deductible receipts for the current year
- _____ Spouse knows where to go for financial assistance in times of crisis: Army Community Services, Army Emergency Relief, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

Legal:

- _____ Spouse has the name, address, and telephone number of your private or military attorney or legal advisor
- _____ You and your spouse have current wills to specify how you want your property handled and distributed in the case of the death of either
- _____ If needed, spouse has Power of Attorney giving him or her the right to sign your name and do the things you could do if you were actually present; may be specific or general
- _____ Spouse has copies of all insurance policies, along with the name and telephone number of your insurance agents
- _____ Spouse has information on where to go for legal aid: Legal Assistance Office, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

Medical:

- _____ Spouse has family medical cards/knows how to get medical records
- _____ Spouse has family immunization records; shots are up to date
- _____ Spouse knows medications/allergies of all family members
- _____ Prescriptions (medical and optical) are readily available
- _____ Rear Detachment Officer/ACS knows of family members with special needs, Exceptional Family Member Program, or chronic medical condition

Soldier's Checklist—Page 4

_____ Spouse has phone numbers for medical and dental services: emergency care, outpatient and inpatient medical care, pharmacy, routine or emergency dental care, and health benefits advisor for assistance with TRICARE

Security/Safety:

- _____ Military or local police crime prevention survey for your quarters has been conducted
- _____ Your home or apartment has at least a front door “peephole” and adequate locks on all doors and windows
- _____ Your family’s name is on the Military Police Quarters Checklist
- _____ Your smoke detector is working and has a new battery
- _____ Fire extinguishers are charged and are in good working condition; family members know where they are and how to use them
- _____ Your family is familiar with alternate exits they can use to leave the home from each room in case of fire or other emergency
- _____ Spouse knows how to reach police, MPs, fire department, ambulance, poison information center, chaplains, help line; locate numbers by the telephone
- _____ Spouse and older children know how to turn off electricity, water, and gas in case of an emergency

To the Spouse

Once a unit has deployed, it is too late to realize you need your spouse's signature or don't know where things are or how important tasks are done. These problems can easily be avoided. The best solution is to be totally prepared.

True family readiness comes from a series of minor tasks accomplished well in advance rather than a sudden "crash" program begun after receiving an unexpected deployment notice. Last-minute rushing produces needless family worry and stress. It causes many parts of the family readiness plan to be left undone.

By looking ahead and anticipating the likelihood of a deployment, you and your loved ones can adequately plan for this separation. Remember, once your soldier has been deployed, the responsibility for your family transfers directly to you. Ultimately, you are responsible for knowing your rights and privileges and what resources are available to you as an Army spouse.

Spouse's Checklist

- _____ Take AFTB classes
- _____ Get to know community resources, services, and locations

Automotive:

- _____ Get automobile key (and spares)
- _____ Get garage key (and spares), if applicable
- _____ Have oil changed, new oil and air filter installed, and car lubricated; know the mileage reading when the oil should be changed next
- _____ Make sure all fluid levels are up to normal (oil, transmission fluid, brake and steering fluid, water); know how to check and fill them yourself (if needed) and what gasoline to use
- _____ Make sure all vital equipment is in good condition and working order (including brakes, tires, battery, belts, hoses, headlights/high and low beams, tail lights, brake lights, turn signals)
- _____ Review your insurance policy to make sure it provides adequate coverage (liability, medical, uninsured motorist, damage to your car and others); know the renewal date, cost of renewal, who to contact to renew the policy (name, address, and telephone number)
- _____ Investigate a road service policy (if desired) to provide assistance with flat tires, towing, stalled engine, being locked out of your car, and other emergencies; know what your policy covers, when it expires and has to be renewed, cost of renewal, who to contact to renew (name, address, and telephone number); know what to do if you don't have this coverage and one of these events happens
- _____ Look into the renewal of state and on-post vehicle registration (year, cost, where to go, what to do)
- _____ Check your state driver's license expiration date, cost to renew, where to go, what to do
- _____ Check your annual state automotive safety check, if required (when it expires, cost to renew, where to go, and anything that may have to be repaired or replaced to pass this inspection)
- _____ Take possession of automotive papers (car registration, safety inspection, tire warranties, battery guarantee, insurance policy and certificate of insurance, road service card); know where they are, what they mean, how to use them
- _____ Learn where to go, who to see or call when you have problems with the automobile (routine maintenance, auto repair, tires, oil changes, and lubrication)

Spouse's Checklist—Page 2

- _____ Learn what alternative transportation is available (on post, car pools, taxis, city buses, friends)
- _____ Prepare a list of automotive “do’s and don’ts” and hints on car care

Family:

- _____ Make sure your spouse’s unit has your name, address, and telephone number, along with the name, address, and telephone numbers of one or more people who will know where you are at all times (even if you travel or move)
- _____ Get the name, address, and telephone number of your landlord, mortgage company, or government housing office
- _____ Get the names and telephone numbers of key members of your Family Readiness Group, your unit’s rear detachment commander and chaplain, Family Assistance Center, Guard or Reserve Family Program Coordinator
- _____ Make sure you have a military ID card for each member of your family
- _____ Get the keys to your house, safety deposit box, personal storage company
- _____ Know when ID cards expire, and have required forms signed by sponsor before departure

Make sure you have (if appropriate):

- _____ Marriage certificate
- _____ Birth certificates
- _____ Insurance policies (life, home, auto)
- _____ Family social security numbers (including your children’s)
- _____ Rental or lease papers (if appropriate)
- _____ Deeds and/or mortgage papers (if appropriate)
- _____ School registration papers (if appropriate)
- _____ Spouse’s proof of military service documents
- _____ Copies of your spouse’s orders and all amendments
- _____ Shipping documents and/or household goods inventory
- _____ Court orders for support and custody of legal dependents
- _____ Unit mail card
- _____ Copy of your most recent allotment request (if appropriate)
- _____ Naturalization papers (if appropriate)—know the expiration date and prepare paperwork in advance

Spouse's Checklist—Page 3

- _____ Divorce decree (if appropriate)
- _____ Adoption papers (if appropriate)
- _____ Death certificates (if appropriate)

Financial:

- _____ Take possession of appropriate bank books, ATM cards, checkbooks, credit union papers or books, credit cards
- _____ Know how to report lost credit cards and how to request replacements. If a credit card is lost or stolen, report it immediately to the issuing company AND the credit-reporting agencies listed in the front of the Resources section of this handbook.
- _____ Make sure you can make deposits and withdrawals with only your signature. If the account shows an “and” between your spouse’s name and yours, it requires both signatures; an “or” ensures you can make deposits and withdrawals in the absence of your spouse. This can be changed only while the soldier is here.
- _____ Keep a list of automatic deposits and withdrawals or payments made to financial accounts (paycheck, insurance, loan, or bill payments)
- _____ Have your spouse apply for a Class EE Savings Bond allotment (if desired and appropriate), and keep a copy of the signed application

Important documents you should have:

- _____ Get a Power of Attorney, unit mail card, and military ID card if you will have to pick up your spouse’s paycheck and/or mail from the unit
- _____ Prepare a list of outstanding payments, loans, and other obligations with due dates, amount owed, who to pay, contact person, address and telephone numbers
- _____ Prepare a list of investments such as securities or bonds with their value, contact person’s name, address and telephone number; know how to cash these in an emergency
- _____ Get copies of the past five years’ state and federal income tax returns and everything needed for the next filing, including due dates and who to contact for assistance in preparing the returns
- _____ Prepare a list of military and community organizations that offer financial advice, counseling, information, and assistance

Spouse's Checklist—Page 4

Legal:

- _____ Get the name, address, and telephone number of your military or private attorney or legal advisor
- _____ Get a Power of Attorney (general or limited) if you will need to sign documents or act on your spouse's behalf during the deployment
- _____ Make sure your will and your spouse's will are up to date and valid
- _____ Get copies of all insurance policies, and find out what is covered and to what extent; get contact person's name, address, and telephone number; ask whether you need a Power of Attorney to file a claim during your spouse's deployment
- _____ Secure a list of military and community organizations that offer legal advice, counseling, information, and assistance

Medical:

- _____ Make sure you have family medical cards for you and your children
- _____ Make sure you have family shot records for you and your children
- _____ Make sure current prescriptions for medicine and glasses or contact lenses are available
- _____ Get a list of military, community, state, and federal organizations that offer medical, mental or emotional, dental, and optical assistance

Security/Safety:

- _____ Request a military or local police crime prevention survey for your home
- _____ Add a "peephole" to at least your front door and adequate locks to all of your doors and windows
- _____ Place your family's name on the Military Police Quarters Checklist (or notify the local police if you live in a civilian community) if your family will be away from home for an extended period
- _____ Install a smoke detector (or check existing detectors) in key areas of your residence (kitchen, bedroom, living room, shop/garage)
- _____ Install a fire extinguisher (or inspect existing extinguisher) in key areas of your residence (also recommended for your automobile)
- _____ Discuss with your family alternate exits they can use to leave your home from each room in case of a fire or other emergency
- _____ Get a list of military and community organizations that offer security/safety advice, counseling, information, and assistance

Emergency Contact Information

This information may be useful if you have an emergency that requires getting in touch with your soldier. Complete the form, and keep it near your telephone.

Soldier's Full Name: _____

Soldier's Social Security Number: _____

Soldier's Military Unit: _____

Soldier's Unit Telephone Number: _____

Soldier's First Sergeant: _____

Family Readiness Group Contact Person: _____

FRG Contact Person's Telephone Number: _____

Local Red Cross Telephone Number: _____

Steps to take:

1. Contact the Red Cross so they can confirm any emergency through Red Cross channels.
2. Call the rear detachment commander, Family Assistance Center, or Guard or Reserve Family Program Coordinator, as appropriate.
3. Know the following information:
 - a) Soldier's full name and Social Security number
 - b) Nature of the emergency
 - c) Soldier's military unit
 - d) Indicate that the Red Cross has been notified

Soldier's temporary mailing address (during deployment):

Rank: _____

Name: _____

Social Security Number: _____

Unit: _____

APO, FPO, or zip code: _____

Coping with Separation

Adults

Use the 4 M's:

■ **Maintain**

- Stay in good physical condition—exercise.
- Eat balanced meals—cut the junk food.
- Get plenty of sleep.
- Keep in touch with positive people.
- Avoid things that make you feel worse, and do the things that make you feel good (but, see next).
- Avoid spending sprees.
- Set goals.

■ **Manage**

- Manage your life.
- Become a volunteer.
- Organize a support group.
- Know your limits—it's okay to say no.

■ **Monitor**

- Be aware of early signs of stress.
- Ask for help if you need it.

■ **Maneuver**

- Relieve stress—do relaxation exercises.
- Do a little daydreaming.
- Use coping strategies that work for you and your family.
- Stop and smell the roses.

Children

- Be consistent with discipline.
- Help children communicate with the absent parent.
- Spend special time with the children.
- Ensure proper rest, nutrition, and exercise.
- Encourage them to spend time with friends.
- Discuss their feelings about missing the absent parent.
- Praise your children.
- Be proud of your children and their contributions.
- Take good care of yourself.

You Can Reduce the Stress in Your Life during Deployment

Family members who are experiencing the stress of separation and relocation can use the following techniques to reduce the stress in their lives. Try different techniques (each for at least three days) until you find ones that work for you. Some of the suggested coping strategies may mean major changes in the way you now face life. Try them. The only thing you have to lose is a lot of stress.

- **Exercise.** Give physical expression to feelings of flight or fight through swimming, jogging, or tennis.
- **Maintain good eating habits.** Keep calories under control, and reduce sugar intake.
- **Do relaxation exercises.** Inhale as you count from 1 to 7; then hold your breath while counting to 7, and exhale for the same count. As you inhale and exhale, let go and feel your body relaxing. Or, relax by keeping everything out of your mind and focusing on the number “1.”
- **Plan some aesthetic activity each day.** Take a walk in a garden or through an art museum.
- **Read enjoyable books that require your concentration.** Browse through a bookstore, or ask a librarian to help you select a book at your public library.
- **Practice active listening.** Let others finish speaking without interruption; then respond.
- **Have a place for retreat at home.** Initiate a quiet time at home when everyone in the house is quiet.
- **Slow down.** Operating in overdrive burns up energy.
- **Organize and manage your time to avoid stress.** Your time is precious and finite. Prioritize. Whatever doesn’t get done today can go on your to do list for the next day. Each week, take your calendar and block out your free time first as a personal reward.
- **Focus on the quality of life.** It’s not the number of things you do, but how well you do what you do.
- **When making decisions, take time to ponder slowly and weigh alternatives.** As a result, you may be more satisfied with your decisions.
- **Give your personality room for fantasies, dreams, and fresh hopes.** Don’t be afraid to be spontaneous.
- **Take vacations suited to your needs and interests.**
- **Be more flexible.**
- **Identify and accept your own strengths and limitations.** Everyone is different.

- **Establish long-range goals for your life.** Identify short-term objectives that help you achieve those goals.
- **Delegate some of your work to others, when possible.** You don't have to do it all.
- **Program your workday in a way that makes effective use of your time and avoids "hurry sickness."** Revise your usual daily schedule or activities to eliminate as many events as possible that do not contribute directly to your own well being. Allow more time for activities so as not to be rushed.
- **Widen your cultural and intellectual horizons.** Experience plays, concerts, good books, and museums.
- **Open yourself to new friendships.** Nourish yourself with communication with people, particularly those who reinforce your newly expanded interests.
- **Take personal responsibility for your actions, and allow others to do the same.**

Children and Separation

Facilitator's Guidelines

This module provides the facilitator with resources needed to plan and conduct a workshop.

- Goal:** Soldiers and family members will be able to recognize and to deal with normal emotional reactions from children due to the deployment of a parent.
- Audience:** This session is designed for soldiers and their spouses to attend together. It is most helpful to offer this workshop before deployment.
- Time Required:** 60 minutes
- Room Requirements:** This workshop requires a room large enough to accommodate the participants. It is designed as a group process for roundtable discussions, with 8–10 people at each table. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

Facilitator's Preparation:

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. The facilitator's job is to lead the workshop, which includes distributing handouts and organizing group flip chart activities. Other tips include:
 - Plan an icebreaker activity.
 - Encourage participation.
 - Check for understanding.
 - Prepare the room.
 - Make the workshop personal.
 - Gather needed materials.
 - Enjoy yourself.
 - Offer amenities, such as childcare, parking, and refreshments.
3. Suggested activities are presented in square brackets ([]) in the lesson text. The lesson text is meant to assist you and is not intended to be read aloud to the participants. The suggested activities list the visuals, handouts, or group activities that are used at particular points in the workshop.

4. The following list of PowerPoint slides are provided on the CD-ROM, or from the <http://www.goacs.org> website. PowerPoint Notes Pages are included in this handbook (pages 84–97) for your use in teaching the lesson.
 - #28 Children and Separation
 - #29 Objectives
 - #30 Before a Parent Goes Away
 - #31 Suggested Activities
 - #32 While a Parent Is Away
 - #33 Suggestions to Help the Child
 - #34 Suggestions for the Separated Parent
 - #35 Reunion
 - #36 Making Reunion Special
 - #37 Suggestions for the Returning Parent
 - #38 Researching Children and Separation
 - #39 Resources for Parents
 - #40 Operation READY Materials
 - #41 Operation READY Materials
5. Reproduce the necessary number of handouts for each participant (Handout #8 for this lesson, pages 143–147). They can be taken to your local installation print plant and easily reproduced. You may want to add other handouts to it as well.
6. Reproduce the **Workshop Evaluation** form for each participant. This form is included at the end of the Handouts section (page 161) and will be used to evaluate each Predeployment and Ongoing Readiness lesson.
7. Assemble all other needed workshop materials and equipment. Provide copies of Operation READY *Children's Workbooks* for participants.

Workshop Materials:

- Flip chart paper on one easel with colored markers
- Extra markers for flip chart paper activity at tables
- Masking tape for securing charts
- Pens and pencils for participants' use

Equipment:

- Overhead transparency projector, or laptop computer with LCD projector and screen
- Television and VCR

**Children and Separation
Workshop Overview
(Estimated Time: 60 minutes)**

Estimated Time	Presentation Section	Visual = V Handout = H
5 minutes	Introduction Objectives	V #28 V #29
10 minutes	Children and Their Deploying Parents	V #30–31
5 minutes	How the Parents Can Help	V #32–34
5 minutes	Reunion	V #35–37
10 minutes	Researching Children and Separation	V #38
20 minutes	Resources for Parents	V #39–41 Children’s Workbooks
5 minutes	Conclusion	H #8 Workshop Evaluation

Workshop Plan

Children and Separation

(Estimated Time: 60 minutes)

INTRODUCTION

[Visual #28: Children and Separation]

Welcome to the Ongoing Readiness Workshop on Children and Separation. As parents, we are concerned about the effect of deployment separation on our families—particularly on our children. This workshop will help us understand how children are affected when a parent deploys, their normal emotional reactions, and some ways of dealing with their reactions.

OBJECTIVES

[Visual #29: Objectives]

In this class, participants will become aware of:

- the effect of the various stages of deployment,
- the normal emotional reactions to each of these stages,
- activities and suggestions that parents can engage in with their children during deployment,
- preparation for reunion with children,
- research and factors in successful coping, and
- Operation READY materials for children.

CHILDREN AND THEIR DEPLOYING PARENTS

[Visual #30: Before a Parent Goes Away]

Normal Emotional Reactions

An extended separation can be emotionally challenging for those left behind—and especially for children. Children’s reactions will vary with their personalities, ages, and coping skills.

When parents begin the busy and detailed preparations for an extended separation, the child sees and feels the tension as well. As everyone focuses on the separation, the child may feel left out. The following are some examples of what you might expect:

- sadness,
- fear,
- resentment,
- loneliness even before the parent leaves,
- feelings that the parent is going away because the child has been bad,
- feelings that the parent is leaving because he/she does not love the child anymore,
- angry outbursts mixed with clinging behaviors,
- regressive behaviors,
- attention-seeking behaviors, and
- psychological distancing.

Suggested Activities for the Parent Who Is Leaving

[Visual #31: Suggested Activities]

Before leaving, the parent can:

- Spend time explaining the separation at the child's level: where, with whom, for how long, etc.
- Sit down with the entire family and talk about it.
- Let each family member express how he or she feels.
- Establish rules/limits before the separation.
- Let older children relate past separation experiences to younger children.
- Use maps, calendars, paper chains, etc., to help children visualize the location and length of deployment.
- Take a picture of each child with the separating parent, and give it to the child.
- Meet with each child individually; discuss and accept the child's feelings.
- Ask the child to assist with packing.
- Videotape or tape record the separating parent reading bedtime stories to be played while the parent is gone.
- Give each child a comfort item—something of yours (t-shirt, ball cap, pillowcase, etc.).

- Visit the child's school and talk to the teachers; leave envelopes to be mailed with the child's schoolwork, newsletters, etc.
- Give each child an empty scrapbook to build with letters, pictures, etc., during the separation.

HOW THE PARENTS CAN HELP

[Visual #32: While a Parent Is Away]

Normal Emotional Reactions

Children experiencing military separations can behave in ways similar to children of divorce. However, the most influential factor affecting children is the remaining parent's attitude about the separation. If the remaining parent maintains a positive attitude and models effective coping skills, the child will most likely do the same. Children will worry about many things or exhibit different behaviors, which may include:

- worry about family and finances;
- fear that the separation is permanent;
- feelings of abandonment;
- complaints about stomachaches, headaches, fatigue, and other illnesses;
- increased irritability, crabbiness, or moodiness;
- eating or sleeping difficulties;
- swings from very responsible to very irresponsible;
- increased acts of aggression toward people and things;
- school problems, such as a drop in grades, unwillingness to attend school, or odd complaints about school;
- nightmares;
- withdrawal from family or friends; and/or
- wanting to sleep in the parents' bed

Accept some regressive behavior, but don't let your children use it as an excuse. Continue to make them responsible for household chores and schoolwork. Let the children know they are making a valuable contribution. Also let them know that it is okay to be sad, but teach them how to recover and move on.

Suggestions for the Parent at Home

[Visual #33: Suggestions to Help the Child]

The parent remaining at home can:

- Talk about the separated parent daily.
- Leave lots of pictures of the deployed parent at the child's eye level.
- Have a box of the parent's clothing available for dress up.
- Try to keep household routines/rules the same.
- Maintain a scrapbook of pictures, letters, etc.
- Discipline consistently. (Don't say, "Wait 'til your father gets home." This could make the child dread the soldier's return.)
- Encourage children to stay in contact with their parent through e-mail, letters, packages, video, phone calls, and audio messages.
- Keep a calendar to record the passage of time and special events, or use other ways to show the time passing (jelly beans in a jar, paper chains, maintaining a journal, etc.).

Suggestions for the Separated Parent

[Visual #34: Suggestions for the Separated Parent]

- Become a pen pal to your child's class—send souvenirs, postcards, maps, stamps etc., to share with the class.
- Send a recipe to your child to make when you return.
- Send a drawing with a hidden picture.
- Write to each child individually.
- Send small items that fit into regular envelopes: gum, baseball cards, stickers, gift certificates, coloring books, balloons.
- Put a personal ad in the newspaper's classified section for the children to find.
- Remember birthdays and other special days with letters, cards, or small gifts.
- Tell your child often, "I love you" and "I miss you."
- Play games through the mail like tic-tac-toe or hangman.
- Keep a copy of the child's schedule for sports events, school programs, field trips, and other events to talk about with your child.

REUNION

[Visual #35: Reunion]

Normal Emotional Reactions

Reunion is a time of celebration and change. It is important to remember that the children have grown emotionally and physically. Children experience a variety of feelings before and after being reunited. Some common reactions from children include:

- wonders why you left if you loved him/her;
- pretends initially that he or she does not care about you;
- attaches themselves firmly to you;
- expresses anger or jealousy over the father's interaction with the mother;
- becomes anxious and insecure about what to expect;
- feels guilty that he or she did not do enough while the parent was away;
- dreads the parent's return if they believe they will be disciplined for all the wrongs committed;
- angry with the parent's absence and feels guilty over that anger;
- needs warm-up time to get used to the parent again;
- happy and excited;
- talks nonstop to get the parent up to date;
- runs to parent or withdraws totally.

Suggestions for the Parent at Home to Help with Reunion

[Visual #36: Making Reunion Special]

- Bake cookies or make a special meal that the children can help prepare.
- Make welcome home signs in preparation.
- Have a family reunion first; *then* plan special time as a couple.
- Plan inexpensive but fun things to do as a family.

Suggestions for the Returning Parent

[Visual #37: Suggestions for the Returning Parent]

- Praise the children for what they have accomplished while you were away.
- Review pictures, schoolwork, and scrapbooks.

- Start with a clean slate; past wrongs do not count.
- Accept that it will take time to adjust as a family again.
- Expect changes—the children may not like to do the same things they did before you left.
- Take personal time with each child, such as arranging a “date” with each child.
- Do not criticize.
- Talk, talk, talk.

RESEARCHING CHILDREN AND SEPARATION

[Visual #38: Researching Children and Separation]

Research shows that families who remain positive and optimistic about the separation cope better than families who dwell on the negative.

Army families can cope with deployments. A USAREUR study during the height of Operation Desert Shield/Storm showed no difference between “deployed” and “non-deployed” spouses in their ability to cope with the demands of daily life. This is critical to the welfare of children during deployment. If the remaining spouse remains positive in outlook and behavior, this will transmit to the children as well.

Even when the children’s mother is deployed, studies show that children whose mothers were deployed did not, as a group, demonstrate more symptoms of stress than children whose mothers were not deployed. (See *Army Family Readiness Handbook*, Operation READY, Chapter 3, for further details.)

Other factors in successful coping with separation include having a social network of friends and family, a religious faith and supportive church community, a basic optimistic outlook on life, marital stability, adequate finances, and prior experience with separation.

RESOURCES FOR PARENTS

[Visual #39: Resources for Parents]

Parents can find kindred spirits and support in the Army community through Family Readiness Group (FRG) activities. Here, you’ll find spouses who are experiencing the same pangs of separation and whose children are most likely experiencing feelings similar to those your children are experiencing.

Unit predeployment briefings are helpful in terms of getting information about the deployment, contact phone numbers for the rear detachment, FRG meeting schedules,

and locating helpful individuals such as the chaplain, the rear detachment commander, and community helping agencies.

Your local ACS will offer many different classes designed to get you through this time. Contact the staff of the mobilization and deployment section of your ACS for information.

If you are accustomed to attending chapel or an off-post church, continue the practice. It provides excellent support and spiritual nourishment to see you through the deployment. Moreover, most chapels and churches have good programs for children.

But most important will be a face-to-face conversation with the departing parent prior to any deployment. When this is conducted in a positive way, a good foundation is laid for stability during the deployment.

Operation READY Materials for Children

[Visual #40: Operation READY Materials]

You will notice the Children's Workbooks are designed to meet the needs of specific age groups. Select the age group that closely matches the age(s) of your child(ren), siblings, nieces or nephews, or grandchildren.

The Operation READY curriculum includes four sets of age-graded materials for children from preschool to high school ages. They can help young people deal with the issues of parental absence due to deployment.

The material for preschool children, which is titled *Jody's Daddy Is in the Army*, is a storybook and activity book for ages 3–5.

Materials for school-age (about ages 6–8/9) children consist of a storybook about Army families and how they cope with deployment, which is entitled *We're an Army Family*. This material also features an activity book.

These materials contain parent information and hands-on activities to help children manage preparation, deployment, and reunion.

[Visual #41: Operation Ready Materials]

The preteen (ages 9/10–12) and teen books are in a teen magazine/activity book format. Preteen materials are titled *We're the Armybrat Pack*. They are in book format, containing graphics, cartoons, comments from other young people, games, questionnaires, and website information.

The material for teens is in a similar format but geared to that age group; it is titled *Army Teens Talk*.

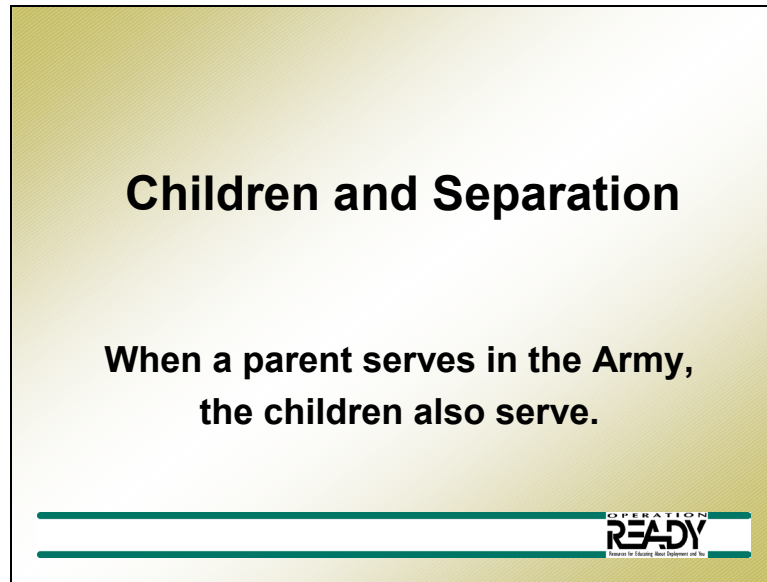
[Distribute the Operation READY Children's Workbooks.]

For the next 10 minutes, review the workbook and look for ways you can use it with your family. As you develop ideas, write them on the chart paper at your table. Then we'll share the ideas.

CONCLUSION

Children are versatile and adaptable. Given a positive and secure home situation or caregiver, they will take most things in stride. Deployments will be stressful, but they will not leave permanent scars. Indeed, most military "brats" have indicated strengths in coping, in starting anew, and in saying hello and goodbye as a result of their experiences in the military life of their parents.

[Distribute Handout #8, The Children Also Serve, and the Workshop Evaluation form.]



Welcome to the Ongoing Readiness Workshop on Children and Separation. As parents, we are concerned about the effect of deployment separation on our families—particularly on our children. This workshop will help us understand how children are affected when a parent deploys, their normal emotional reactions, and some ways of dealing with their reactions.

Objectives

Participants will become aware of:

- stages of deployment,
- normal emotional reaction to those stages,
- activities and suggestions,
- preparation for reunion,
- research and factors in successful coping,
- Operation READY materials for children.



In this class, participants will become aware of:

- the effect of the various stages of deployment,
- the normal emotional reactions to each of these stages,
- activities and suggestions that parents can engage in with their children during deployment,
- preparation for reunion with children,
- research and factors in successful coping, and
- Operation READY materials for children.

Before a Parent Goes Away

Normal emotional reactions:

- Sadness, fear, resentment, anger
- Self-blame
- “He doesn’t love me”
- Clinging, attention seeking, some regressive or aggressive behaviors

OPERATION
READY
Resources for Learning About Deployment and Re-Entry

An extended separation can be emotionally challenging for those left behind—and especially for children. Children’s reactions will vary with their personalities, ages, and coping skills.

When parents begin the busy and detailed preparations for an extended separation, the child sees and feels the tension as well. As everyone focuses on the separation, the child may feel left out. The following are some examples of what you might expect:

- sadness,
- fear,
- resentment,
- loneliness even before the parent leaves,
- feelings that the parent is going away because the child has been bad,
- feelings that the parent is leaving because he/she does not love the child anymore,
- angry outbursts mixed with clinging behaviors,
- regressive behaviors,
- attention-seeking behaviors, and
- psychological distancing.

Suggested Activities

The parent who is leaving can:

- Explain the separation.
- Have a family conference.
- Do the geography thing.
- Take pictures with Dad and Mom and child.
- Give a comfort item to the child.
- Video/audio tape a story or conversation.




Before leaving, the parent can:

- Spend time explaining the separation at the child's level: where, with whom, for how long, etc.
- Sit down with the entire family and talk about it.
- Let each family member express how he or she feels.
- Establish rules/limits before the separation.
- Let older children relate past separation experiences to younger children.
- Use maps, calendars, paper chains, etc., to help children visualize the location and length of deployment.
- Take a picture of each child with the separating parent, and give it to the child.
- Meet with each child individually; discuss and accept the child's feelings.
- Ask the child to assist with packing.
- Videotape or tape record the separating parent reading bedtime stories to be played while the parent is gone.
- Give each child a comfort item—something of yours (t-shirt, ball cap, pillowcase, etc.).
- Visit the child's school and talk to the teachers; leave envelopes to be mailed with the child's schoolwork, newsletters, etc.
- Give each child an empty scrapbook to build with letters, pictures, etc., during the separation.

While a Parent Is Away

Normal emotional reactions:

- Worry about finances
- Feeling abandoned
- Mood swings
- Irritability
- School problems
- Nightmares



Children experiencing military separations can behave in ways similar to children of divorce. However, the most influential factor affecting children is the remaining parent's attitude about the separation. If the remaining parent maintains a positive attitude and models effective coping skills, the child will most likely do the same. Children will worry about many things or exhibit different behaviors, which may include:

- worry about family and finances;
- fear that the separation is permanent;
- feelings of abandonment;
- complaints about stomachaches, headaches, fatigue, and other illnesses;
- increased irritability, crabbiness, or moodiness;
- eating or sleeping difficulties;
- swings from very responsible to very irresponsible;
- increased acts of aggression toward people and things;
- school problems, such as a drop in grades, unwillingness to attend school, or odd complaints about school;
- nightmares;
- withdrawal from family or friends; and/or
- wanting to sleep in the parents' bed

Accept some regressive behavior, but don't let your children use it as an excuse. Continue to make them responsible for household chores and schoolwork. Let the children know they are making a valuable contribution. Also let them know that it is okay to be sad, but teach them how to recover and move on.

Suggestions to Help the Child

The parent remaining at home can:

- Talk about separated parent.
- Keep family routines.
- Discipline consistently.
- Do a deployment calendar.
- Put up pictures.
- Send care packages.
- Communicate!!!




The parent remaining at home can:

- Talk about the separated parent daily.
- Leave lots of pictures of the deployed parent at the child's eye level.
- Have a box of the parent's clothing available for dress up.
- Try to keep household routines/rules the same.
- Maintain a scrapbook of pictures, letters, etc.
- Discipline consistently. (Don't say, "Wait 'til your father gets home." This could make the child dread the soldier's return.)
- Encourage children to stay in contact with their parent through e-mail, letters, packages, video, phone calls, and audio messages.
- Keep a calendar to record the passage of time and special events, or use other ways to show the time passing (jelly beans in a jar, paper chains, maintaining a journal, etc.).

Suggestions for the Separated Parent

• Be a pen pal	• Say “I miss you”
• Send drawings, recipes	• Play games through the mail
• Write to each child	• Stay informed about the child’s events, school programs, and discuss them with the child.
• Send small items	
• Run a personal ad	
• Remember birthdays	
• Say “I love You”	




- Become a pen pal to your child’s class—send souvenirs, postcards, maps, stamps etc., to share with the class.
- Send a recipe to your child to make when you return.
- Send a drawing with a hidden picture.
- Write to each child individually.
- Send small items that fit into regular envelopes: gum, baseball cards, stickers, gift certificates, coloring books, balloons.
- Put a personal ad in the newspaper’s classified section for the children to find.
- Remember birthdays and other special days with letters, cards, or small gifts.
- Tell your child often, “I love you” and “I miss you.”
- Play games through the mail like tic-tac-toe or hangman.
- Keep a copy of the child’s schedule for sports events, school programs, field trips, and other events to talk about with your child.

Reunion

Normal emotional reactions:

- Wonder why you left
- Reticent; pretend not to care
- Dread return discipline
- Jealous over mother
- Anger; guilt
- Happiness; joy



Reunion is a time of celebration and change. It is important to remember that the children have grown emotionally and physically. Children experience a variety of feelings before and after being reunited. Some common reactions from children include:

- wonders why you left if you loved him/her;
- pretends initially that he or she does not care about you;
- attaches themselves firmly to you;
- expresses anger or jealousy over the father's interaction with the mother;
- becomes anxious and insecure about what to expect;
- feels guilty that he or she did not do enough while the parent was away;
- dreads the parent's return if they believe they will be disciplined for all the wrongs committed;
- angry with the parent's absence and feels guilty over that anger;
- needs warm-up time to get used to the parent again;
- happy and excited;
- talks nonstop to get the parent up to date;
- runs to parent or withdraws totally.

Making Reunion Special

- Make preparations.
- Have family reunion first.
- Make personal, individual time.
- Plan things to do as a family.
- Bake cookies or special meal.



- Bake cookies or make a special meal that the children can help prepare.
- Make welcome home signs in preparation.
- Have a family reunion first; *then* plan special time as a couple.
- Plan inexpensive but fun things to do as a family.

Suggestions for the Returning Parent

- Review pictures, schoolwork, and scrapbooks.
- Praise the children for what they have accomplished.
- Start with a clean slate—past wrongs do not count.
- Accept that it will take time to adjust as a family again.
- Expect changes.
- Take personal time with each child.
- Do not criticize.
- Talk, talk, talk.



- Praise the children for what they have accomplished while you were away.
- Review pictures, schoolwork, and scrapbooks.
- Start with a clean slate; past wrongs do not count.
- Accept that it will take time to adjust as a family again.
- Expect changes—the children may not like to do the same things they did before you left.
- Take personal time with each child, such as arranging a “date” with each child.
- Do not criticize.
- Talk, talk, talk.

Researching Children and Separation

- Research indicates separation is not emotionally damaging to children.
- Factors in successful coping with separation are:
 - having a social network of friends/family
 - religious faith and church community
 - basically optimistic outlook on life
 - marital stability
 - adequate finances
 - prior experience with separation



Research shows that families who remain positive and optimistic about the separation cope better than families who dwell on the negative.

Army families can cope with deployments. A USAREUR study during the height of Operation Desert Shield/Storm showed no difference between “deployed” and “non-deployed” spouses in their ability to cope with the demands of daily life. This is critical to the welfare of children during deployment. If the remaining spouse remains positive in outlook and behavior, this will transmit to the children as well.

Even when the children’s mother is deployed, studies show that children whose mothers were deployed did not, as a group, demonstrate more symptoms of stress than children whose mothers were not deployed. (See *Army Family Readiness Handbook*, Operation READY, Chapter 3, for further details.)

Other factors in successful coping with separation include having a social network of friends and family, a religious faith and supportive church community, a basic optimistic outlook on life, marital stability, adequate finances, and prior experience with separation.

Resources for Parents

- Family Readiness Group activities
- Predeployment briefings at the unit
- Army Community Service classes
- Chapel/church fellowship/Sunday School
- Last but not least: soldier to child conversation; prior to any deployment.



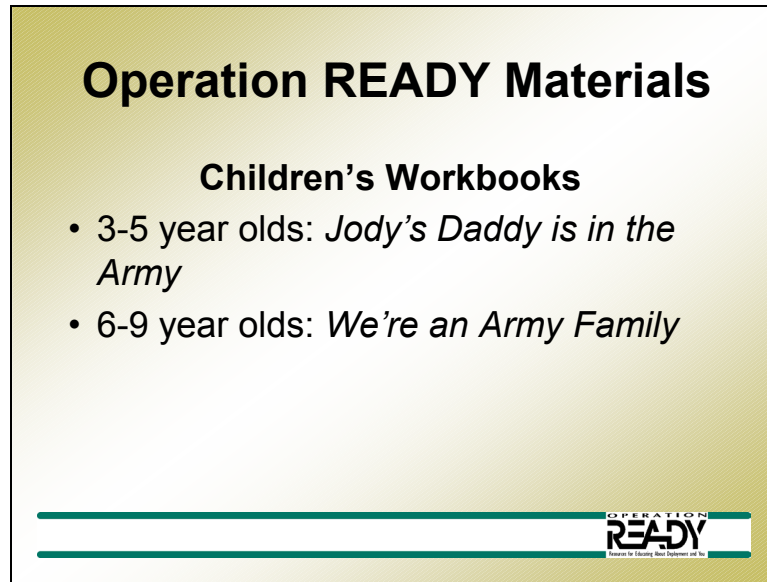
Parents can find kindred spirits and support in the Army community through Family Readiness Group (FRG) activities. Here, you'll find spouses who are experiencing the same pangs of separation and whose children are most likely experiencing feelings similar to those your children are experiencing.

Unit predeployment briefings are helpful in terms of getting information about the deployment, contact phone numbers for the rear detachment, FRG meeting schedules, and locating helpful individuals such as the chaplain, the rear detachment commander, and community helping agencies.

Your local ACS will offer many different classes designed to get you through this time. Contact the staff of the mobilization and deployment section of your ACS for information.

If you are accustomed to attending chapel or an off-post church, continue the practice. It provides excellent support and spiritual nourishment to see you through the deployment. Moreover, most chapels and churches have good programs for children.

But most important will be a face-to-face conversation with the departing parent prior to any deployment. When this is conducted in a positive way, a good foundation is laid for stability during the deployment.



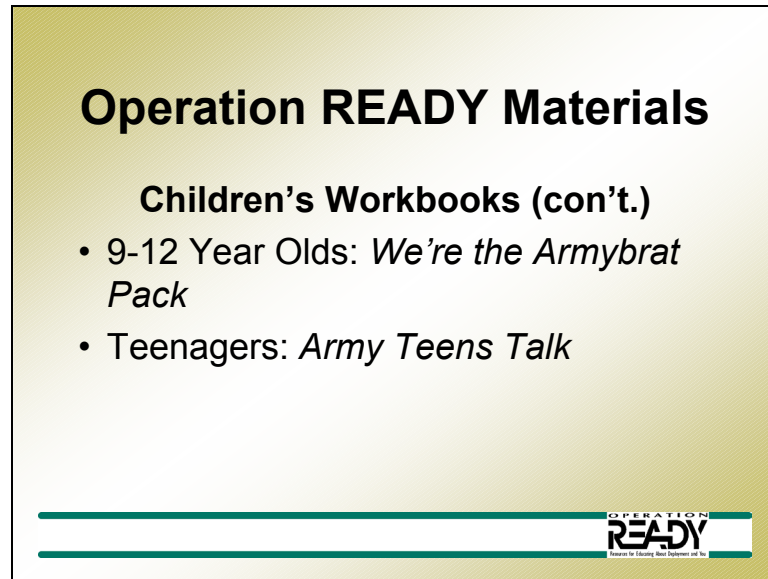
You will notice the Children's Workbooks are designed to meet the needs of specific age groups. Select the age group that closely matches the age(s) of your child(ren), siblings, nieces or nephews, or grandchildren.

The Operation READY curriculum includes four sets of age-graded materials for children from preschool to high school ages. They can help young people deal with the issues of parental absence due to deployment.

The material for preschool children, which is titled *Jody's Daddy Is in the Army*, is a storybook and activity book for ages 3–5.

Materials for school-age (about ages 6–8/9) children consist of a storybook about Army families and how they cope with deployment, which is entitled *We're an Army Family*. This material also features an activity book.

These materials contain parent information and hands-on activities to help children manage preparation, deployment, and reunion.



The preteen (ages 9/10–12) and teen books are in a teen magazine/activity book format. Preteen materials are titled *We're the Armybrat Pack*. They are in book format, containing graphics, cartoons, comments from other young people, games, questionnaires, and website information.

The material for teens is in a similar format but geared to that age group; it is titled *Army Teens Talk*.

[Distribute the Operation READY Children's Workbooks.]

The material for teens is in a similar format but geared to that age group; it is titled *Army Teens Talk*.

[Distribute the Operation READY Children's Workbooks.]

For the next 10 minutes, review the workbook and look for ways you can use it with your family. As you develop ideas, write them on the chart paper at your table. Then we'll share the ideas.

Conclusion

Children are versatile and adaptable. Given a positive and secure home situation or caregiver, they will take most things in stride. Deployments will be stressful, but they will not leave permanent scars. Indeed, most military “brats” have indicated strengths in coping, in starting anew, and in saying hello and goodbye as a result of their experiences in the military life of their parents.

[Distribute Handout #8 and the Workshop Evaluation form.]

The Children Also Serve

Before One Parent Goes Away

An extended separation can be emotionally challenging for those left behind—and especially for children. Children's reactions will vary with their personalities, ages, and coping skills.

When parents begin the busy and detailed preparations for an extended separation, the child sees and feels the tension as well. As everyone focuses on the separation, the child may feel left out. The following are some examples of what you might expect:



- sadness,
- fear,
- resentment,
- loneliness even before parent leaves,
- feelings that the parent is going away because the child has been bad,
- feelings that the parent is leaving because he/she does not love the child anymore,
- angry outbursts mixed with clinging behaviors,
- regressive behaviors,
- attention-seeking behaviors, and
- psychological distancing.

Suggestions for the Parent Who Is Leaving

- Spend time explaining the separation at the child's level: where, with whom, for how long, etc.
- Sit down with the entire family and talk about it.
- Let each family member express how he or she feels.
- Establish rules/limits before the separation.
- Let older children relate past separation experiences to younger children.
- Use maps, calendars, paper chains, etc., to help children visualize the location and length of deployment.

- Take a picture of each child with the separating parent, and give it to the child.
- Meet with each child individually; discuss and accept the child's feelings.
- Ask the child to assist with packing.
- Videotape or tape record the separating parent reading bedtime stories to be played while the parent is gone.
- Give each child a comfort item—something of yours (t-shirt, ball cap, pillowcase, etc.).
- Visit the child's school and talk to the teachers; leave envelopes to be mailed with the child's schoolwork, newsletters, etc.
- Give each child an empty scrapbook to build with letters, pictures, etc., during the separation.

How the Parents Can Help

Children experiencing military separations can behave in ways similar to children of divorce. However, the most influential factor affecting children is the remaining parent's attitude about the separation. If the remaining parent maintains a positive attitude and models effective coping skills, the child will most likely do the same. Children will worry about many things or exhibit different behaviors, which may include:



- worry about family and finances;
- fear that the separation is permanent;
- feelings of abandonment;
- complaints about stomachaches, headaches, fatigue, and other illnesses;
- increased irritability, crabbiness, or moodiness;
- eating or sleeping difficulties;
- swings from very responsible to very irresponsible;
- increased acts of aggression toward people and things;
- school problems, such as a drop in grades, unwillingness to attend school, or odd complaints about school;
- nightmares;
- withdrawal from family or friends; and/or
- wanting to sleep in the parents' bed

Accept some regressive behavior, but don't let your children use it as an excuse. Continue to make them responsible for household chores and schoolwork. Let the children know they are making a valuable contribution. Also let them know that it is okay to be sad, but teach them how to recover and move on.

Suggestions for the Parent at Home

- Talk about the separated parent daily.
- Leave lots of pictures of the deployed parent at the child's eye level.
- Have a box of the parent's clothing available for dress up.
- Try to keep household routines/rules the same.
- Maintain a scrapbook of pictures, letters, etc.
- Discipline consistently. (Don't say, "Wait 'til your father gets home." This could make the child dread the soldier's return.)
- Encourage children to stay in contact with their parent through e-mail, letters, packages, video, phone calls, and audio messages.
- Keep a calendar to record the passage of time and special events, or use other ways to show the time passing (jelly beans in a jar, paper chains, maintaining a journal, etc.).

Suggestions for the Separated Parent

- Become a pen pal to your child's class—send souvenirs, postcards, maps, stamps etc., to share with the class.
- Send a recipe to your child to make when you return.
- Send a drawing with a hidden picture.
- Write to each child individually.
- Send small items that fit into regular envelopes: gum, baseball cards, stickers, gift certificates, coloring books, balloons.
- Put a personal ad in the newspaper's classified section for the children to find.
- Remember birthdays and other special days with letters, cards, or small gifts.
- Tell your child often, "I love you" and "I miss you."
- Play games through the mail like tic-tac-toe or hangman.
- Keep a copy of the child's schedule for sports events, school programs, field trips, and other events to talk about with your child.

Reunion

Reunion is a time of celebration and change. It is important to remember that the children have grown emotionally and physically. Children experience a variety of feelings before and after being reunited. Some common reactions from children include:



- wonders why you left if you loved him/her;
- pretends initially that he or she does not care about you;
- attaches themselves firmly to you;
- expresses anger or jealousy over the father's interaction with the mother;
- becomes anxious and insecure about what to expect;
- feels guilty that he or she did not do enough while the parent was away;
- dreads the parent's return if they believe they will be disciplined for all the wrongs committed;
- angry with the parent's absence and feels guilty over that anger;
- needs warm-up time to get used to the parent again;
- happy and excited;
- talks nonstop to get the parent up to date;
- runs to parent or withdraws totally.

Suggestions for the Parent at Home to Help with Reunion

- Bake cookies or make a special meal that the children can help prepare.
- Make welcome home signs in preparation.
- Have a family reunion first; *then* plan special time as a couple.
- Plan inexpensive but fun things to do as a family.

Suggestions for the Returning Parent

- Praise the children for what they have accomplished while you were away.
- Review pictures, schoolwork, and scrapbooks.
- Start with a clean slate; past wrongs do not count.
- Accept that it will take time to adjust as a family again.

- Expect changes—the children may not like to do the same things they did before you left.
- Take personal time with each child, such as arranging a “date” with each child.
- Do not criticize.
- Talk, talk, talk.

Some Great Children’s Books

<i>The Giving Tree</i>	by Shel Silverstein
<i>You Go Away</i>	by Dorothy Corey
<i>A Father Like That</i>	by Charlotte Zolotow
<i>Chicken Soup With Rice</i>	by Maurice Sendak
<i>Make Way For Ducklings</i>	by Robert McClosky
<i>The Runaway Duck</i>	by David Lyon
<i>Dear Daddy</i>	by Phillipe Dupasquier
<i>The Peppermint Pig</i>	by Nana Bawden
<i>If You Listen</i>	by Charlotte Zolotow
<i>Amifika</i>	by Lucille Clifton
<i>How Many Stars in the Sky?</i>	by Lenny Hart
<i>At The Crossroads</i>	by Rachel Isadora
<i>Jafia’s Father</i>	by Hugh Lewin
<i>Cecil’s Story</i>	by George Ella Lyon
<i>Father Bear Comes Home</i>	by Else Holmelund Ninarik
<i>The Daddies Boat</i>	by Lucia Nonfried
<i>The Goodbye Year</i>	by Carole Bolton

All kids are different and will adjust to separation in different ways and at different rates. This handout described children’s normal emotional reactions to separation. However, you may want to seek professional advice if these behaviors become too intense, persist, become worse, interfere with routine daily activities, or the child’s health begins to suffer. Some additional resources you may want to turn to for assistance include:

- chaplain,
- Family Readiness Group (FRG),
- family physician,
- guidance counselors, and/or
- Army Community Service.

Predeployment Financial Planning

Facilitator's Guidelines

This module provides the facilitator with resources needed to plan and conduct a workshop.

Goal: Soldiers and family members can recognize and deal with financial problems associated with deployment.

Audience: This session is designed for soldiers and their spouses to attend together. It is most helpful for this to be offered before deployment.

Time Required: 60 minutes

Room Requirements: This workshop requires a room large enough to accommodate the participants. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

Facilitator's Preparation:

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. The facilitator's job is to lead the workshop, which includes distributing handouts and organizing group flip chart activities. Other tips include:
 - Plan an icebreaker activity.
 - Encourage participation.
 - Check for understanding.
 - Prepare the room.
 - Make the workshop personal.
 - Gather needed materials.
 - Enjoy yourself.
 - Offer amenities, such as childcare, parking, and refreshments.
3. Suggested activities are presented in square brackets ([]) in the lesson text. The lesson text is meant to assist you and is not intended to be read aloud to the participants. The suggested activities list the visuals, handouts, or group activities that are used at particular points in the workshop.

4. The following list of PowerPoint slides are provided on the CD-ROM, or from the <http://www.goacs.org> website. PowerPoint Notes Pages are included in this handbook (pages 98–108) for your use in teaching the lesson.
 - #42 Predeployment Financial Planning
 - #43 Objectives
 - #44 Do You Have a Plan?
 - #45 How Do I Pay These Bills?
 - #46 Video Questions
 - #47 Guidelines
 - #48 Soldier Responsibilities
 - #49 Reserve and National Guard Considerations
 - #50 The Leave and Earnings Statement
 - #51 Financial Checklist
 - #52 Are You and Your Family Financially Prepared?
5. Preview the video, *Practical Readiness—Smart Ways to Minimize Deployment Hassles*, if you plan to use it in the workshop. The video script is included in this handbook (pages 165–170) for your use in teaching the lesson.

Note: A video is not used for every workshop. Determine if participants have seen the video, and expand your workshop, if necessary, to show the video.
6. Prepare flip chart (for facilitator use).
7. Reproduce the necessary number of handouts for each participant (Handouts #9–11 for this lesson, pages 149–153). They can be taken to your local installation print plant and easily reproduced. You may want to add other handouts to it as well.
8. Reproduce the **Workshop Evaluation** form for each participant. This form is included at the end of the Handouts section (page 161) and will be used to evaluate each Predeployment and Ongoing Readiness lesson.
9. Assemble all other needed workshop materials and equipment.

Workshop Materials:

- Flip chart paper on one easel with colored markers
- Extra markers for flip chart paper activity at tables
- Masking tape for securing charts
- Pens and pencils for participants' use

Equipment:

- Overhead transparency projector, or laptop computer with LCD projector and screen
- Television and VCR

**Predeployment and Financial Planning
Workshop Overview
(Estimated Time: 60 minutes)**

Estimated Time	Presentation Section	Visual =V Handout = H
5 minutes	Introduction Objectives	V#42 V #43
5 minutes	Financial Planning for Deployment	V #44–45
25 minutes	Video: <i>Practical Readiness . . .</i> Group Discussion	Video V #46
5 minutes	Suggested Guidelines for Deployment Budget	V #47 H #9
3 minutes	The Soldier's Responsibility	V #48
5 minutes	Reserve and National Guard Considerations	V #49
7 minutes	Leave and Earnings Statement	H #10 V #50
5 minutes	Financial Checklist	V #51 H #11
5 minutes	Conclusion	V #52 Workshop Evaluation

Workshop Plan

Predeployment Financial Planning

(Estimated Time: 60 minutes)

INTRODUCTION

[Visual #42: Predeployment Financial Planning]

Welcome to the Ongoing Readiness Workshop on Predeployment Financial Planning. This workshop is designed to increase your awareness for the need to be financially prepared for any event.

Financial planning is essential in preparing for separations caused by deployment. By taking some time to plan today and after this workshop, your family will manage its finances more smoothly during deployment.

In this workshop, we will focus on financial preparedness for deployment. The ideal would be to have several weeks to prepare for deployment, but the reality is that there may only be days or hours to prepare.

It is important to consider a predeployment budget, develop financial goals, and understand the Leave and Earnings Statement. These factors are important parts of being financially prepared for deployment.

We will use a variety of activities to enhance your learning experience. Feel free to share your experiences with us. Sharing will enable all of us to gain knowledge and skills that we can use.

[Ask how many have been separated from their spouse by deployments. Use these individuals as resources to reinforce teaching points later on in the class.]

OBJECTIVES

[Visual #43: Objectives]

Participants will become aware of:

- the need to make financial preparations,
- the need to establish financial goals,
- the need to develop a deployment budget, and
- the importance of understanding a Leave and Earnings Statement.

FINANCIAL PLANNING FOR DEPLOYMENT

[Visual #44: Do You Have a Plan?]

Whether you are active Army, Army Reserve, or Army National Guard, separation happens, and families are left behind. It's part of the Army life. Ongoing readiness means thinking about the importance of finances, budgets, and goals. Getting a plan down on paper is easy and will pay off with smoother family money management during deployment.

Preparation may prevent problems, such as overdrawn checking accounts and bills not being paid. A plan gives peace of mind to the entire family and enables the soldier to concentrate on the mission during deployment. A plan contributes to efficiently organizing and running the household.

Family finances are important. Lack of attention to finances and budgeting can lead to major difficulties any time—especially during deployment. There are many things to consider when you begin to plan.

The soldier and his or her spouse need to decide in advance who will pay the bills, how much money will be budgeted to the soldier, and how much money will be budgeted to the family. It is important that the family has sufficient money for such things as housing, food, utilities, clothing, and recreation. The soldier also needs to budget some money for personal expenses, necessary purchases, snacks, etc.

Are there other considerations you can think of?

(Allow 5 minutes for discussion.)

Financial Readiness Guidelines

[Visual #45: How Do I Pay These Bills?]

Here are some guidelines for financial readiness:

- What are some of the changes in expenses? Your food costs change because there is one less adult to feed. Your childcare expenses could increase. Arrangements must also be made to pay insurance premiums on time (house, car, life).
- Income will change too, depending upon the location of the deployment. *(The unit finance clerk should have a breakdown of deployment entitlements that you can review at this time.)*
- Well before any deployment, begin a separate savings account earmarked for deployment. Decide on an amount that you will put in each pay period. This account should not be touched for any reason, except for deployment expenses when the time comes. This can then be used for purchasing items needed for the

deployment without dipping into household funds. It can also become a checking account for the soldier's use while away. Trying to run two locations from one checking account can soon lead to problems. On paydays, the spouse remaining behind can add funds to the soldier's account.

VIDEO

The video we are about to watch, ***Practical Readiness—Smart Ways to Minimize Deployment Hassles***, looks at the important areas of ongoing readiness and the need to be prepared.

[Show the video, ***Practical Readiness—Smart Ways to Minimize Deployment Hassles***.]

[Facilitator leads group discussion.]

[Visual #46: Video Questions]

Now that the video is over:

- What did you learn from the video?
(Take a few responses.)
- What financial and personal issues were discussed?
(Take a few responses.)
- What did you see in the video that helped you the most?
(Take a few responses.)

(Allow 10 minutes for discussion.)

Keeping the video in mind, let's examine some guidelines for developing a deployment budget.

SUGGESTED GUIDELINES FOR DEPLOYMENT BUDGET

[Visual #47: Guidelines]

1. Estimate expenses during the deployment and any changes in your income, spending, and savings that will be caused by deployment.
2. Set realistic spending and savings goals that will allow you to balance your income and expenses during deployment.
3. Start a special savings account to help cover any unforeseen expenses during deployment.

4. Establish a system for paying bills, and allow the bill payer for the deployment period to use it for a couple of months to become familiar with it.
5. Decide how to use credit cards during the separation:
 - Who will use them?
 - What will be the spending limit?
 - How you will inform each other of charges made?
6. Set up a second checking account for the soldier. This will provide him or her some funds for personal expenses.

[Distribute Handout #9: Monthly Financial Worksheet.]

This monthly financial worksheet should be helpful in putting your deployment budget together. The worksheet is comprehensive but easy to follow.

THE SOLDIER'S RESPONSIBILITIES

[Visual #48: Soldier Responsibilities]

The soldier should contact the unit finance clerk before deployment to verify expected pay and take care of any allotments or direct-deposit arrangements. Set up a joint account, and make sure your spouse knows how much and when money is deposited to the account. Checks should read "SFC I.A. Soldier **or** Mrs. I.A. Soldier," with the address and phone number and perhaps a driver's license number. Social Security numbers are not required on checks.

Assistance in managing family finances is available before deployment. Army Community Service is staffed to provide help in planning household budgets. See the Financial Readiness section of ACS. Or if your unit has a Command Financial Specialist (CFS) NCO, visit him or her for assistance.

RESERVE AND NATIONAL GUARD CONSIDERATIONS

[Visual 49: Reserve and National Guard Considerations]

When called to active duty, remember there may be a "pay gap" between activation and the first paycheck; consider this when planning on income.

When called to active duty, remember that your net pay may be less than you are currently receiving. With reduced income, it is important that a savings program be in place.

In review:

- Prepare an easy-to-follow budget, and build in adjustments for times of deployment.
- Designate a bill payer during deployment, if your spouse is unable to assume the responsibility or if you do not have a spouse.
- Set up allotments or an automatic bill-paying service with your bank or credit union.

LEAVE AND EARNINGS STATEMENTS

[Visual #50: The Leave and Earnings Statement]

[Distribute Handout #10: Leave and Earnings Statement.]

We have discussed the importance of a budget—both pre-separation and during separation—and the importance of establishing financial goals.

Let's now look at the Leave and Earnings Statement (LES). With a show of hands, how many of you have seen an LES? How many of you know how to read an LES? What do all the little boxes mean?

We'll look at a blank LES and go through the statement. This should be a review for the soldier, but it may be the first time a family member has seen an LES.

An overview of items to discuss in the LES includes:

- entitlements—how much money the soldier receives type and amount,
- deductions—how much money is taken out type and amount, and
- allotments—how much money is sent to others type and amount.

Important areas of the summary are:

- CR FWD—this is important as it tells of any pay being carried forward.
- EOM—end of month, or take-home pay.

The bottom portion of the statement provides an accounting of leave, federal taxes, FICA taxes, state taxes, and pay data.

Remember: most units (companies, batteries, troops) require at least a signed letter or Power of Attorney for the spouse to pick up the soldier's LES. Ensure that the statement is on hand prior to deployment.

For a complete explanation of all blocks, go to www.dfas.mil/money/milpay. Click on DJMS LES description.

FINANCIAL CHECKLIST

[Visual #51: Financial Checklist]

[Distribute Handout #11: Financial Checklist.]

Look at this sample checklist, which may prove helpful to you. The checklist will help to reinforce the topics we've discussed today.

We will take a few minutes to look at the sample financial checklist and answer any questions you may have.

(Allow 5 minutes for this activity.)

CONCLUSION

In review, we have examined the Leave and Earnings Statement, evaluation of financial goals, and the need to establish a budget.

Ongoing readiness means having plans in place so the soldier and family members have some peace of mind relating to their financial plan. It allows everyone to concentrate on the mission and enjoy success.

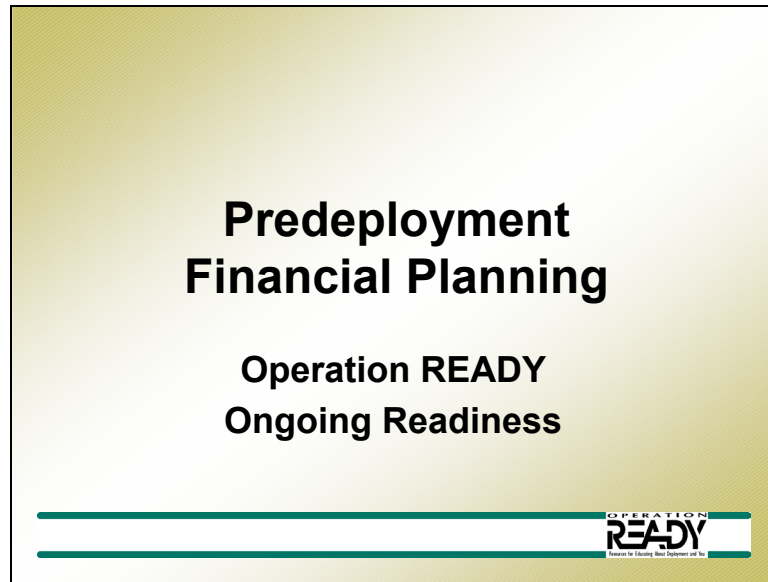
[Visual 52: Are You and Your Family Financially Prepared?]

Every family is different, and this workshop is only a guideline. It is best if each family examines their own situation and asks two simple questions:

- What could go wrong while the soldier is away?
- What do we need to do to prepare?

If you can answer the first question and then prepare a plan, you have met the obligation of ongoing readiness.

[Distribute the Workshop Evaluation.]



Welcome to the Ongoing Readiness Workshop on Predeployment Financial Planning. This workshop is designed to increase your awareness for the need to be financially prepared for any event.

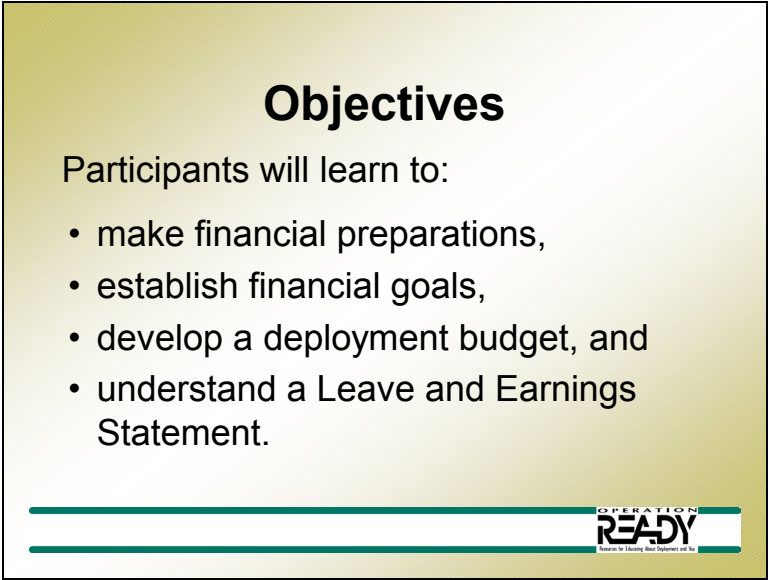
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We will use a variety of activities to enhance your learning experience. Feel free to share your experiences with us. Sharing will enable all of us to gain knowledge and skills that we can use.

[Ask how many have been separated from their spouse by deployments. Use these individuals as resources to reinforce teaching points later on in the class.]



Objectives

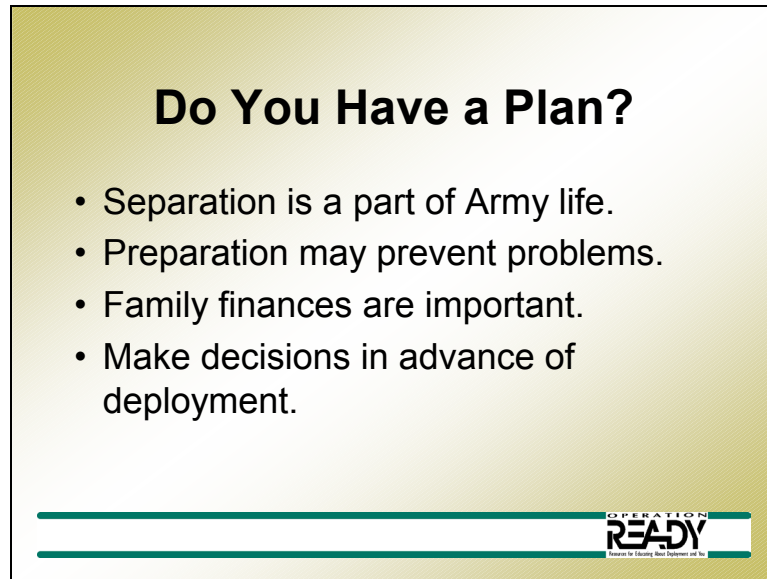
Participants will learn to:

- make financial preparations,
- establish financial goals,
- develop a deployment budget, and
- understand a Leave and Earnings Statement.

OPERATION READY
Prepared to Deploy, Ready to Support at Home

Participants will become aware of:

- the need to make financial preparations,
- the need to establish financial goals,
- the need to develop a deployment budget, and
- the importance of understanding a Leave and Earnings Statement.



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Family finances are important. Lack of attention to finances and budgeting can lead to major difficulties any time—especially during deployment. There are many things to consider when you begin to plan.

The soldier and his or her spouse need to decide in advance who will pay the bills, how much money will be budgeted to the soldier, and how much money will be budgeted to the family. It is important that the family has sufficient money for such things as housing, food, utilities, clothing, and recreation. The soldier also needs to budget some money for personal expenses, necessary purchases, snacks, etc.

Are there other considerations you can think of?

(Allow 5 minutes for discussion.)

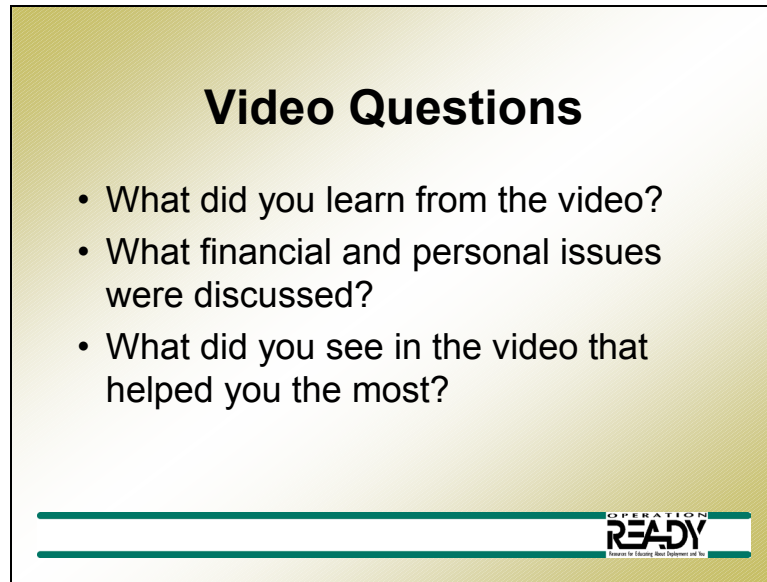
How Do I Pay These Bills?

- How will the spouse receive income?
- What do we owe, how much, and when?
- How about insurance premiums?
- Start a deployment budget well before the deployment. NOW!
- Include the changes in income and spending.



Here are some guidelines for financial readiness:

- What are some of the changes in expenses? Your food costs change because there is one less adult to feed. Your childcare expenses could increase. Arrangements must also be made to pay insurance premiums on time (house, car, life).
- Income will change too, depending upon the location of the deployment. (*The unit finance clerk should have a breakdown of deployment entitlements that you can review at this time.*)
- Well before any deployment, begin a separate savings account earmarked for deployment. Decide on an amount that you will put in each pay period. This account should not be touched for any reason, except for deployment expenses when the time comes. This can then be used for purchasing items needed for the deployment without dipping into household funds. It can also become a checking account for the soldier's use while away. Trying to run two locations from one checking account can soon lead to problems. On paydays, the spouse remaining behind can add funds to the soldier's account.



The video we are about to watch, ***Practical Readiness—Smart Ways to Minimize Deployment Hassles***, looks at the important areas of ongoing readiness and the need to be prepared.

*[Show the video, ***Practical Readiness—Smart Ways to Minimize Deployment Hassles***.]*

[Facilitator leads group discussion.]

[Visual #46: Video Questions]

Now that the video is over:


- What did you learn from the video?
(Take a few responses.)
- What financial and personal issues were discussed?
(Take a few responses.)
- What did you see in the video that helped you the most?
(Take a few responses.)

(Allow 10 minutes for discussion.)

Keeping the video in mind, let's examine some guidelines for developing a deployment budget.

Guidelines

- Estimate expenses; income changes.
- Set realistic goals for needs.
- Start a special expense savings account.
- Establish bill paying system and test it.
- Decide how and who will use credit cards.
- Set up a second checking account.



1. Estimate expenses during the deployment and any changes in your income, spending, and savings that will be caused by deployment.
2. Set realistic spending and savings goals that will allow you to balance your income and expenses during deployment.
3. Start a special savings account to help cover any unforeseen expenses during deployment.
4. Establish a system for paying bills, and allow the bill payer for the deployment period to use it for a couple of months to become familiar with it.
5. Decide how to use credit cards during the separation:
 - Who will use them?
 - What will be the spending limit?
 - How you will inform each other of charges made?
6. Set up a second checking account for the soldier. This will provide him or her some funds for personal expenses.

[Distribute Handout #9: Monthly Financial Worksheet.]

This monthly financial worksheet should be helpful in putting your deployment budget together. The worksheet is comprehensive but easy to follow.

Soldier Responsibilities

- Verify pay and allotments.
- Set up joint account with spouse.
- See ACS Financial Readiness for assistance.
- If Reserve component soldier, be aware of pay gap and need for savings program.
- Ensure a bill-paying system is in place.




The soldier should contact the unit finance clerk before deployment to verify expected pay and take care of any allotments or direct-deposit arrangements. Set up a joint account, and make sure your spouse knows how much and when money is deposited to the account. Checks should read “SFC I.A. Soldier **or** Mrs. I.A. Soldier,” with the address and phone number and perhaps a driver’s license number. Social Security numbers are not required on checks.

Assistance in managing family finances is available before deployment. Army Community Service is staffed to provide help in planning household budgets. See the Financial Readiness section of ACS. Or if your unit has a Command Financial Specialist (CFS) NCO, visit him or her for assistance.

Reserve and National Guard Considerations

- There may be a “pay gap” between activation and the first paycheck.
- Your net pay may be less than you are currently receiving.
- Be prepared.



When called to active duty, remember there may be a “pay gap” between activation and the first paycheck; consider this when planning on income.

When called to active duty, remember that your net pay may be less than you are currently receiving. With reduced income, it is important that a savings program be in place.

In review:

- Prepare an easy-to-follow budget, and build in adjustments for times of deployment.
- Designate a bill payer during deployment, if your spouse is unable to assume the responsibility or if you do not have a spouse.
- Set up allotments or an automatic bill-paying service with your bank or credit union.

Leave and Earnings Statement

- Entitlements – how much money is received
- Deductions – how much money is taken out
- Allotments – how much money is sent to others
- CR FWD – how much pay is carried forward to next pay period
- EOM – End of month take-home pay



[Distribute Handout #10: Leave and Earnings Statement.]

We have discussed the importance of a budget—both pre-separation and during separation—and the importance of establishing financial goals.

Let's now look at the Leave and Earnings Statement (LES). With a show of hands, how many of you have seen an LES? How many of you know how to read an LES? What do all the little boxes mean?

We'll look at a blank LES and go through the statement. This should be a review for the soldier, but it may be the first time a family member has seen an LES.

An overview of items to discuss in the LES includes:

- entitlements—how much money the soldier receives type and amount,
- deductions—how much money is taken out type and amount, and
- allotments—how much money is sent to others type and amount.

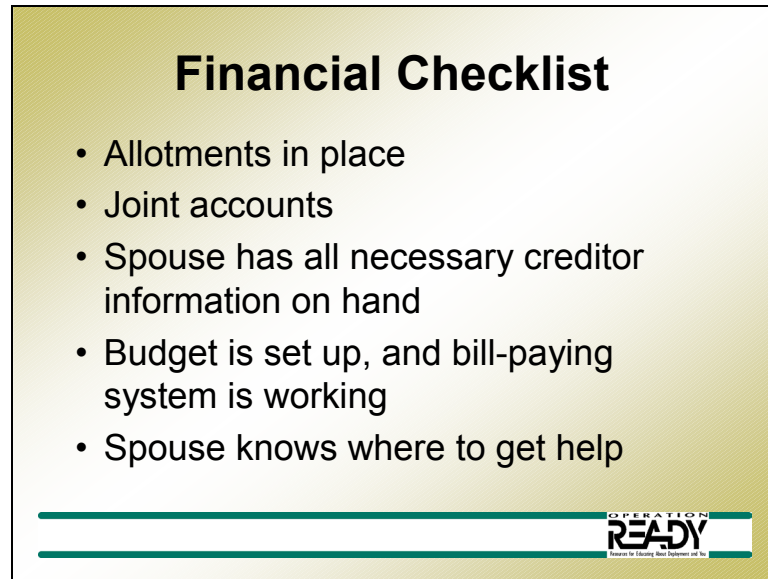
Important areas of the summary are:

- CR FWD—this is important as it tells of any pay being carried forward.
- EOM—end of month, or take-home pay.

The bottom portion of the statement provides an accounting of leave, federal taxes, FICA taxes, state taxes, and pay data.

Remember: most units (companies, batteries, troops) require at least a signed letter or Power of Attorney for the spouse to pick up the soldier's LES. Ensure that the statement is on hand prior to deployment.

For a complete explanation of all blocks, go to www.dfas.mil/money/milpay. Click on DJMS LES description.

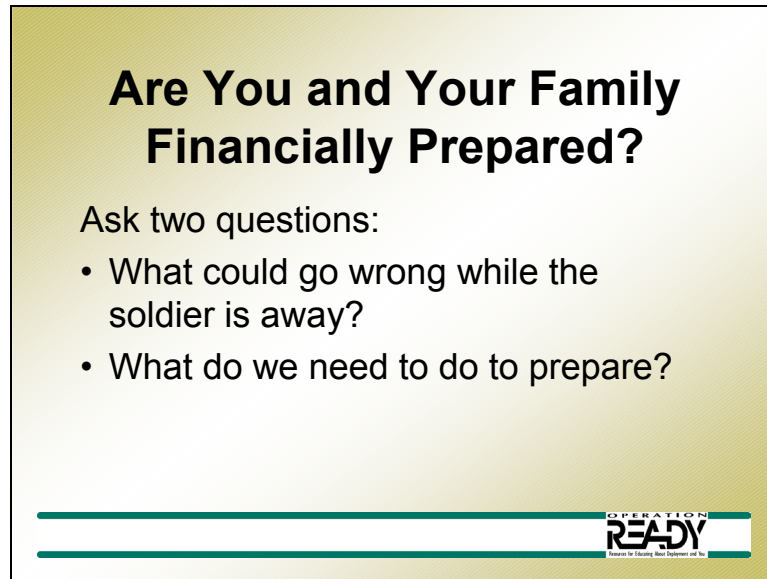


[Distribute Handout #11: Financial Checklist.]

Look at this sample checklist, which may prove helpful to you. The checklist will help to reinforce the topics we've discussed today.

We will take a few minutes to look at the sample financial checklist and answer any questions you may have.

(Allow 5 minutes for this activity.)



In review, we have examined the Leave and Earnings Statement, evaluation of financial goals, and the need to establish a budget.

Ongoing readiness means having plans in place so the soldier and family members have some peace of mind relating to their financial plan. It allows everyone to concentrate on the mission and enjoy success.

Every family is different, and this workshop is only a guideline. It is best if each family examines their own situation and asks two simple questions:

- What could go wrong while the soldier is away?
- What do we need to do to prepare?

If you can answer the first question and then prepare a plan, you have met the obligation of ongoing readiness.

[Distribute the Workshop Evaluation.]

Monthly Financial Worksheet

Name of Bank or Credit Union: _____

Location: _____

Checking Account Number: _____

Income:

Base Pay	\$	
Quarters Allowance (BAH)	\$	
BAS (Basic Allowance for Subsistence)	\$	
Other Allowance	\$	
TOTAL	\$	

Deductions:

Federal Withholding Tax	\$	
State Withholding Tax	\$	
FICA Tax (Social Security)	\$	
SGLI (Servicemen's Group Life Insurance)	\$	
Allotments	\$	
Other Deductions (dental, etc.)	\$	
TOTAL	\$	

AVAILABLE INCOME (Income minus Deductions): \$ _____

Monthly Expenses:

	Amount	Due Date
Rent/Mortgage	\$	
Utilities:	\$	
Gas	\$	
Electricity	\$	
Telephone	\$	
Heating oil	\$	
Water	\$	
Food (all groceries, including pet food)	\$	

Monthly Expenses:

	Amount	Due Date
Clothing Purchase	\$ _____	_____
Clothing Care (laundry, dry cleaning)	\$ _____	_____
Personal Items (hair care, toiletries)	\$ _____	_____
Installment payments:		
Car	\$ _____	_____
Furniture	\$ _____	_____
Appliances	\$ _____	_____
Insurance (all types)	\$ _____	_____
TV (cable)	\$ _____	_____
Newspaper/Magazines/Books	\$ _____	_____
Gasoline	\$ _____	_____
Recreation (movies, bowling, restaurants)	\$ _____	_____
Children's Allowance (including lessons)	\$ _____	_____
Childcare	\$ _____	_____
Dental and/or Medical Costs	\$ _____	_____
Gifts	\$ _____	_____
Contributions to Church or Charity	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Savings	\$ _____	_____
Emergency Fund	\$ _____	_____

Total Expenses and Savings \$ _____

Total Monthly Income: \$ _____

Difference (+ or -): \$ _____

Leave and Earnings Statement

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																													
ID	NAME (LAST, FIRST, MI)					SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED																
ENTITLEMENTS					DEDUCTIONS					ALLOTMENTS					SUMMARY														
TYPE					AMOUNT					TYPE					AMOUNT					TYPE					AMOUNT				
A B C D E F G H I J K L M N O																+AMT FWD													
																+TOT ENT													
																-TOT DED													
																-TOT ALMT													
																+NET AMT													
																-CR FWD													
TOTAL															+EOM PAY														
LEAVE		BF BAL	ERND	USED	CR BAL	ETS BAL	LV LOST	LV PAID	USE/LOSE	FED TAXES	WAGE PERIOD		WAGE YTD		M/S	EX	ADD'L TAX		TAX YTD										
FICA TAXES		WAGE PERIOD		SOC WAGE YTD		SOC TAX YTD		MED WAGE YTD		MED TAX YTD		STATE TAXES		ST	WAGE PERIOD		WAGE YTD		M/S	EX	TAX YTD								
PAY DATA		BAQ TYPE		BAQ DEPN		VHA ZIP		RENT AMT		SHARE STAT		JFTR		DEPNS		2D JFTR		BAS TYPE		CHARITY YTD		TPC	PACIDN						
REMARKS: YTD ENTITLE _____ YTD DEDUCT _____ YOUR EXEMPT STATUS TO BE SURE IT IS CORRECT START CFC ALLOTMENT BANK ACCT #																													

DFAS Form 702, May 92

For more detailed information
<http://www.dfas.mil/money/milpay>

Financial Checklist

Check off before deployment:

- ___ 1. Appropriate allotment applied for
- ___ 2. Joint accounts for checking and savings
- ___ 3. Spouse has the following:
 - ___ account numbers for checking and savings
 - ___ bank book(s)
 - ___ checkbook(s)
 - ___ automatic teller card(s)
- ___ 4. Spouse has the following:
 - ___ credit cards
 - ___ bill information on amounts due and when
 - ___ how to report loss of cards
- ___ 5. Spouse knows the following:
 - ___ amount due on loans
 - ___ monthly payment dates
 - ___ addresses and phone numbers of loan companies
- ___ 6. Spouse is aware of routine monthly bills:
 - ___ rent or mortgage
 - ___ utilities
 - ___ cable television
 - ___ insurance
 - ___ grocery
 - ___ family needs
- ___ 7. Spouse has access to copies of state and federal income tax returns, and name and address of preparer.
- ___ 8. Spouse knows where to go for financial assistance in times of crisis:
 - Army Community Services
 - Army Emergency Relief
 - Rear Detachment
 - Family Assistance Center
 - Guard or Reserve Family Program Coordinator

Adapted from *The Army Family Readiness Handbook*, Operation R.E.A.D.Y

Financial Planning for the Future

Facilitator's Guidelines

This module provides the facilitator with resources needed to plan and conduct a workshop.

Goal: Soldiers and family members can better manage their finances over time.

Audience: This session is designed for soldiers and their spouses to attend together. It can be presented at anytime prior, during, or after a deployment.

Time Required: 60 minutes

Room Requirements: This workshop requires a room large enough to accommodate the participants. The room should be arranged for maximum visibility of the flip charts, videos, and overheads.

Facilitator's Preparation:

1. Reserve a location for conducting the workshop that will accommodate the number of participants.
2. The facilitator's job is to lead the workshop, which includes distributing handouts and organizing group flip chart activities. Other tips include:
 - Plan an icebreaker activity.
 - Encourage participation.
 - Check for understanding.
 - Prepare the room.
 - Make the workshop personal.
 - Gather needed materials.
 - Enjoy yourself.
 - Offer amenities, such as childcare, parking, and refreshments.
3. Suggested activities are presented in square brackets ([]) in the lesson text. The lesson text is meant to assist you and is not intended to be read aloud to the participants. The suggested activities list the visuals, handouts, or group activities that are used at particular points in the workshop.

4. The following list of PowerPoint slides are provided on the CD-ROM, or from the <http://www.goacs.org> website. PowerPoint Notes Pages are included in this handbook (pages 109–117) for your use in teaching the lesson.
 - #53 Financial Planning for the Future
 - #54 Objectives
 - #55 Financial Goal Setting
 - #56 Retirement Goal Setting
 - #57 Getting out of Debt
 - #58 Thrift Savings Plan
 - #59 Teamwork in Money Management
 - #60 Family Time Line
 - #61 Conclusion
5. Prepare flip chart (for facilitator use).
6. Reproduce the necessary number of handouts for each participant (Handouts #12–14 for this lesson, pages 155–159). They can be taken to your local installation print plant and easily reproduced. You may want to add other handouts to it as well.
7. Reproduce the **Workshop Evaluation** form for each participant. This form is included at the end of the Handouts section (page 161) and will be used to evaluate each Predeployment and Ongoing Readiness lesson.
8. Assemble all other needed workshop materials and equipment.

Workshop Materials:

- Flip chart paper on one easel with colored markers
- Extra markers for flip chart paper activity at tables
- Masking tape for securing charts
- Pens and pencils for participants' use

Equipment:

- Overhead transparency projector, or laptop computer with LCD projector and screen
- Television and VCR

**Financial Planning for the Future
Workshop Overview
(Estimated Time: 60 minutes)**

Estimated Time	Presentation Section	Visual = V Handout = H
3 minutes	Introduction Objectives	V #53 V #54
20 minutes	Financial Goal Setting Goal Activity	V #55 H #12
5 minutes	Retirement Goal Setting	V #56
5 minutes	Getting Out of Debt	V #57
5 minutes	Thrift Savings Plan	V #58
5 minutes	Teamwork in Money Management	V #59 H #13
15 minutes	Family Time Line Time Line Activity	V #60 H# 14
2 minutes	Conclusion	V #61 Workshop Evaluation

Workshop Plan

Financial Planning for the Future

(Estimated Time: 60 minutes)

INTRODUCTION

[Visual #53: Financial Planning for the Future]

Money management is more easily done when the soldier and family are not separated by distance. Questions can be answered, and issues can be discussed in person. But when a deployment occurs, money management gets more difficult.

Sometimes deployments cause a decrease in pay. However, some deployments actually result in an increase in income for the soldier and his family, which may be realized through income tax breaks. Other factors are hazardous duty pay, family separation pay, etc. This workshop focuses on planning for the use of these extra funds and any other discretionary income.

This is not a “financial planning” seminar, where you might be given investment advice. This is a basic course on money management to get out of debt and to establish good savings as well as spending habits, which will improve your financial well being for the future.

Money has a way of disappearing if a spending plan is not in place. This class will help you see the importance of financial planning.

OBJECTIVES

[Visual #54: Objectives]

We will be looking at the following elements of good money management:

- financial goal setting,
- getting out of debt,
- the Thrift Savings Plan (TSP), and
- working as a money management team.

FINANCIAL GOAL SETTING

[Visual #55: Financial Goal Setting]

Goals for the material things you want soon (in the next few weeks or months) are called short-term goals. Goals for the material things you want in the next year or two or beyond are called long-term goals. Do you have short- and long-term financial goals?

The following activity will help you identify some of your financial goals. If you have not determined what your goals are, this activity will assist you with goal setting. If you have financial goals, this activity will be a good review and a time to update those goals.

[Distribute Handout #12: Financial Goal Activity.]

(Explain the activity; take about 15 minutes to complete.)

[Facilitator leads discussion.]

Discuss the following:

- If this is the first time you have written your goals down, did you change any of your goals from what you thought they might be?
- Did you have trouble deciding short-term and long-term goals?
- Will you have to delay any of your goals? Why?
- What will a deployment mean to your goals?

(Allow 5 minutes for discussion.)

It is important that your budget and your financial goals agree and do not conflict with each other.

RETIREMENT GOAL SETTING

[Visual #56: Retirement Goal Setting]

Here is an example of a long-range goal. As an example, to plan to reach a long-range goal of accumulating one-half million dollars (\$500,000) by age 60, look at this chart.

If you begin at age 20, it will require only \$79/month. Later in life, it will require more. But if you start now with a relatively small amount of money, compound interest will bring a great return over time.

This information is based upon regular monthly deposits in a tax-deferred savings account with 10 percent annual interest compounded monthly.

GETTING OUT OF DEBT

[Visual #57: Getting Out of Debt]

Getting out of debt is the first step in getting your finances to a healthy state, where you can begin to fulfill your financial goals.

Step One: The first step of this strategy involves writing down all outstanding loans and credit card balances. Then stop using the credit cards to freeze the balances while you pay them off.

Step Two: The second step of the strategy is to concentrate on completely paying off the balances. In addition to the minimum monthly requirement, you should pay as much as possible over and above the minimum. For example, if the minimum monthly payment is \$40 on the first balance, a check could be written for \$75 (\$40 minimum required plus an additional \$35). Pay this extra amount every month until the entire balance of the first debt is paid off.

Step Three: Once the first credit card or loan is completely paid off, concentrate on the next debt. Now that the first debt is paid off, add the minimum monthly payment and the extra amount you've been paying on the first debt to the minimum monthly payment of the next debt. For example: if the minimum payment on the first position was \$40; the extra amount you've been paying is \$35, and the payment for the second debt is \$55, then your monthly payment to the second debt would be \$130 ($\$40 + \$35 + \$55 = \130). The benefit of using this step is that the minimum payments and extra amount of money you added to that are already allocated into your budget. Thus, no additional money is reallocated to pay off outstanding debt.

Step Four: Continue using this strategy until all credit cards and loans are completely paid off.

THRIFT SAVINGS PLAN

[Visual #58: Thrift Savings Plan]

A Thrift Savings Plan (TSP) allows military servicemembers to save a portion of their basic pay in a special account. Both the money placed into this account and its earnings are tax-deferred until withdrawal. This means that you will have income tax savings if you have the money transferred from your pay account each month by allotment.

Participants are permitted to borrow against their TSP accounts at very favorable rates. These loans may be used to pay for cars, to purchase a home, or to meet a personal need for extra cash. An agreement is required to repay the money. Current plans allow a member to deposit 7 percent of basic pay and any amount from special and incentive

pays and bonuses into a TSP up to the IRS limit, which is currently \$11,000 per year for 2002.

Unlike the Federal Employee Retirement System's Thrift Savings Plan, the government will not provide any matching funds.

Because the earnings are not taxed until withdrawn, the compounded growth can be substantial. However, if the economy takes a downturn, your TSP account may lose money. The TSP is a defined contribution plan, while the regular military retired pay is a defined benefit plan.

This is a retirement account, and the money cannot normally be withdrawn without penalties until the member reaches the IRS specified age of 59½. If you withdraw funds without making arrangements to repay, taxes and penalties will be due.

For additional information go to <http://www.tsp.gov/>.

TEAMWORK IN MONEY MANAGEMENT

[Visual #59: Teamwork in Money Management]

Money is one of the most common sources of conflict among married couples. But with some discipline and communication, money management can be improved by teamwork.

Most of the trouble in money management comes through failing to distinguish between wants and needs, and having priorities. A budget should reflect provision for both, with priority given to needs. A discussion between husband and wife listing the wants and needs of the family will be a good starting point. These can be plugged into the budget.

(Distribute Handout #13: Monthly Financial Worksheet.)

If a husband and wife are using the same checkbook, always use duplicate checks. They eliminate the frustration of not knowing who wrote check #1459 and for what. In a family with two incomes, some find two checking accounts work better, with each spouse being responsible for paying particular budget items each month. This would require the agreement of both spouses and good communication between them.

Credit cards can become a drag on the budget. Use these sparingly, and try to pay them off completely every couple of months. Otherwise, the interest rate will sap your funds and make you pay many times the original price. Some couples get into the habit of leaving the credit cards locked up for a while to allow the balances to be paid down. Others put them "on ice," literally freezing them in an ice tray in the refrigerator, to curb impulse buying. Others simply cut them up and go on a cash basis. Use whatever is right for your family.

FAMILY TIME LINE

[Visual #60: Family Time Line]

A soldier and spouse need to look together at where they are financially and what their financial needs will be in the future. One interesting and revealing exercise is to do a time line together and place all the “life events” you can think of on it. Some items to consider include:

- When will children be born (or when were they born)?
- What about the children’s school careers? Will they go to college?
- How long will you stay in the military, and what will you do after retirement? How will you prepare for that?
- What are your own educational needs?
- What will retirement look like?

Take a few minutes, using Handout #14, and chart the timeline for your family, beginning with your wedding date. Track it through age 65, if you can.

[Distribute Handout #14, Family Time Line.]

[Allow 15 minutes for this exercise]

You’ve had a good start on this. Take it home and work with it. Show it to your spouse if he or she is not here today, and start a discussion of financial planning for the future.

CONCLUSION

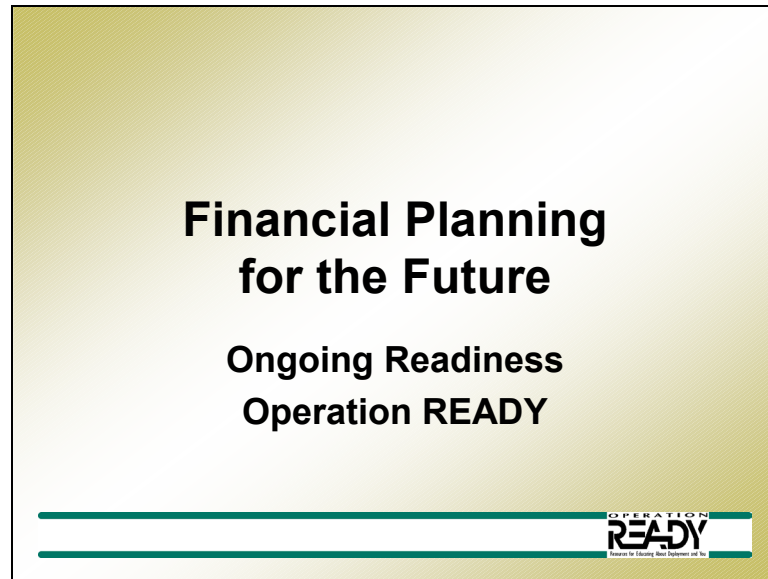
[Visual #61: Conclusion]

It has been said that a plan in your mind doesn’t exist until it is put on paper. Sitting down and looking at your total financial situation—the benefits of saving and investing, as well as looking at future needs and wants—can be exciting as well as intimidating.

The earlier you begin to plan for the future and begin to execute your plan by good team management of your money, the easier it will be to fulfill those dreams for the future.

You have been given some rudimentary tools to manage your money. Don’t stop with these. Learn more, and manage well. You’ll be glad later that you started now.

[Distribute the Workshop Evaluation.]

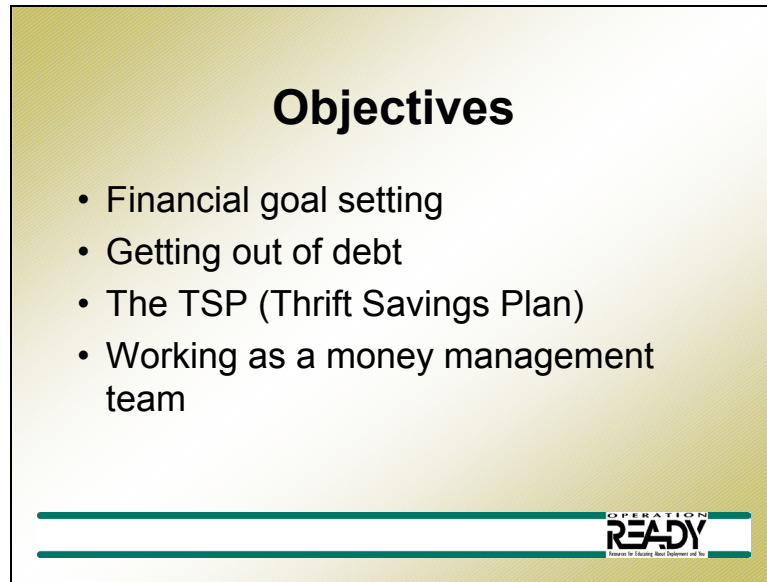


Money management is more easily done when the soldier and family are not separated by distance. Questions can be answered, and issues can be discussed in person. But when a deployment occurs, money management gets more difficult.

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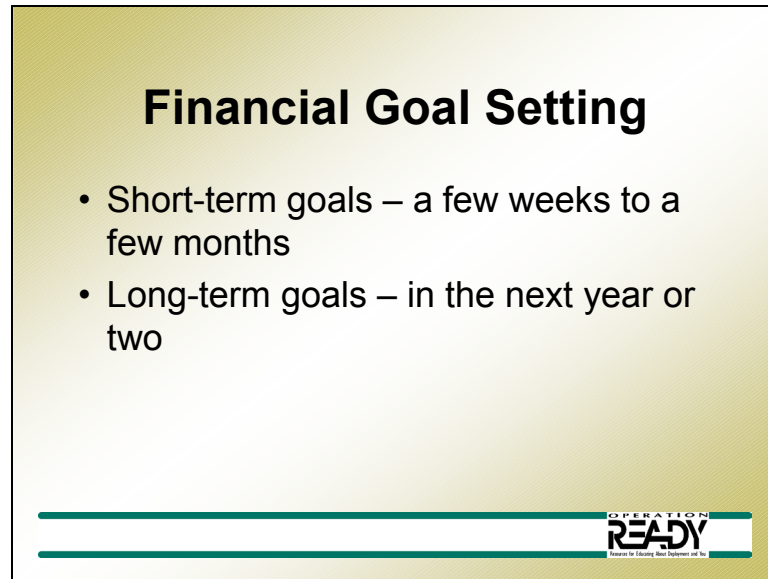
This is not a “financial planning” seminar, where you might be given investment advice. This is a basic course on money management to get out of debt and to establish good savings as well as spending habits, which will improve your financial well being for the future.

Money has a way of disappearing if a spending plan is not in place. This class will help you see the importance of financial planning.



We will be looking at the following elements of good money management:

- financial goal setting,
- getting out of debt,
- the Thrift Savings Plan (TSP), and
- working as a money management team.



Goals for the material things you want soon (in the next few weeks or months) are called short-term goals. Goals for the material things you want in the next year or two or beyond are called long-term goals. Do you have short- and long-term financial goals?

The following activity will help you identify some of your financial goals. If you have not determined what your goals are, this activity will assist you with goal setting. If you have financial goals, this activity will be a good review and a time to update those goals. *[Distribute Handout #12: Financial Goal Activity.]*

(Explain the activity; take about 15 minutes to complete.)

[Facilitator leads discussion.]

Discuss the following:

- If this is the first time you have written your goals down, did you change any of your goals from what you thought they might be?
- Did you have trouble deciding short-term and long-term goals?
- Will you have to delay any of your goals? Why?
- What will a deployment mean to your goals?

(Allow 5 minutes for discussion.)

It is important that your budget and your financial goals agree and do not conflict with each other.

Retirement Goal Setting

- Saving for retirement (at age 60) to accumulate one-half a million dollars
- Dollars invested monthly beginning at:

<u>age 20</u>	<u>30</u>	<u>40</u>
\$79	\$221	\$658

will accumulate **\$500,000**



Here is an example of a long-range goal. As an example, to plan to reach a long-range goal of accumulating one-half million dollars (\$500,000) by age 60, look at this chart.

If you begin at age 20, it will require only \$79/month. Later in life, it will require more. But if you start now with a relatively small amount of money, compound interest will bring a great return over time.

This information is based upon regular monthly deposits in a tax-deferred savings account with 10 percent annual interest compounded monthly.

Getting Out of Debt

- Write down all credit account balances.
- Pay off lowest balance with minimum payment plus an amount you can afford.
- When that account is paid off, apply the same amount to the second account.
- When that account is paid off, add third minimum payment to first two, and pay off third account. Continue until all are paid.



Getting out of debt is the first step in getting your finances to a healthy state, where you can begin to fulfill your financial goals.

Step One: The first step of this strategy involves writing down all outstanding loans and credit card balances. Then stop using the credit cards to freeze the balances while you pay them off.

Step Two: The second step of the strategy is to concentrate on completely paying off the balances. In addition to the minimum monthly requirement, you should pay as much as possible over and above the minimum. For example, if the minimum monthly payment is \$40 on the first balance, a check could be written for \$75 (\$40 minimum required plus an additional \$35). Pay this extra amount every month until the entire balance of the first debt is paid off.

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Step Four: Continue using this strategy until all credit cards and loans are completely paid off.

Thrift Savings Plan

- Military member saves a portion of base pay in special tax-deferred account, up to 5%.
- Earnings are not taxed until withdrawn.
- Withdrawal at age 59.5.
- Government does not provide matching funds.
- Compounding interest spurs growth.



A Thrift Savings Plan (TSP) allows military servicemembers to save a portion of their basic pay in a special account. Both the money placed into this account and its earnings are tax-deferred until withdrawal. This means that you will have income tax savings if you have the money transferred from your pay account each month by allotment.

Participants are permitted to borrow against their TSP accounts at very favorable rates. These loans may be used to pay for cars, to purchase a home, or to meet a personal need for extra cash. An agreement is required to repay the money.

Current plans allow a member to deposit 7 percent of basic pay and any amount from special and incentive pays and bonuses into a TSP up to the IRS limit, which is currently \$11,000 per year for 2002.

Unlike the Federal Employee Retirement System's Thrift Savings Plan, the government will not provide any matching funds.

Because the earnings are not taxed until withdrawn, the compounded growth can be substantial. However, if the economy takes a downturn, your TSP account may lose money. The TSP is a defined contribution plan, while the regular military retired pay is a defined benefit plan.

This is a retirement account, and the money cannot normally be withdrawn without penalties until the member reaches the IRS specified age of 59½. If you withdraw funds without making arrangements to repay, taxes and penalties will be due.

For additional information go to <http://www.tsp.gov/>.

Teamwork in Money Management

- Money can be a source of conflict in families.
- Distinguish between wants and needs.
- Use one checkbook carefully and accurately.
- Credit cards may bust the budget and destroy your financial planning.



Money is one of the most common sources of conflict among married couples. But with some discipline and communication, money management can be improved by teamwork.

Most of the trouble in money management comes through failing to distinguish between wants and needs, and having priorities. A budget should reflect provision for both, with priority given to needs. A discussion between husband and wife listing the wants and needs of the family will be a good starting point. These can be plugged into the budget.


(Distribute Handout #13: Monthly Financial Worksheet.)

If a husband and wife are using the same checkbook, always use duplicate checks. They eliminate the frustration of not knowing who wrote check #1459 and for what. In a family with two incomes, some find two checking accounts work better, with each spouse being responsible for paying particular budget items each month. This would require the agreement of both spouses and good communication between them.

Credit cards can become a drag on the budget. Use these sparingly, and try to pay them off completely every couple of months. Otherwise, the interest rate will sap your funds and make you pay many times the original price. Some couples get into the habit of leaving the credit cards locked up for a while to allow the balances to be paid down. Others put them “on ice,” literally freezing them in an ice tray in the refrigerator, to curb impulse buying. Others simply cut them up and go on a cash basis. Use whatever is right for your family.

Family Time Line

- Reveals future financial needs
- Tracks major life events
- Rough estimate of funds needed for these
- Consider retirement, education afterward
- College education needs of children
- Retirement home? How much do you need?
- How much will you save?



A soldier and spouse need to look together at where they are financially and what their financial needs will be in the future. One interesting and revealing exercise is to do a time line together and place all the “life events” you can think of on it. Some items to consider include:

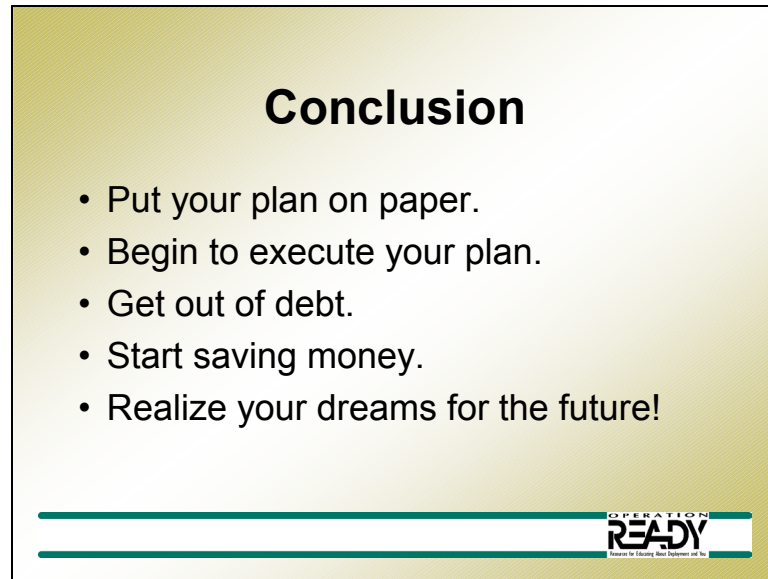
- When will children be born (or when were they born)?
- What about the children’s school careers? Will they go to college?
- How long will you stay in the military, and what will you do after retirement? How will you prepare for that?
- What are your own educational needs?
- What will retirement look like?

Take a few minutes, using Handout #14, and chart the timeline for your family, beginning with your wedding date. Track it through age 65, if you can.

[Distribute Handout #14, Family Time Line.]

[Allow 15 minutes for this exercise]

You’ve had a good start on this. Take it home and work with it. Show it to your spouse if he or she is not here today, and start a discussion of financial planning for the future.



It has been said that a plan in your mind doesn't exist until it is put on paper. Sitting down and looking at your total financial situation—the benefits of saving and investing, as well as looking at future needs and wants—can be exciting as well as intimidating.

The earlier you begin to plan for the future and begin to execute your plan by good team management of your money, the easier it will be to fulfill those dreams for the future.

You have been given some rudimentary tools to manage your money. Don't stop with these. Learn more, and manage well. You'll be glad later that you started now.

[Distribute the Workshop Evaluation.]

Financial Goal Activity

1. List six financial goals, the target date you would like to achieve each goal, the cost of each goal, and the number of months until your target date for each goal.
2. Determine how much money you would have to save each month in order to meet your financial goals. (Divide the Cost of Goal by the Number of Months until Target Date). This will give you a rough idea of how much to save, but your savings will grow faster if earning interest.
3. Based on the monthly savings you would need to make to achieve your goals and the importance of the financial goal to you, decide on your priorities. Which financial goal is priority #1, #2, #3, etc.
4. Based on your goal priorities, create a savings category in your monthly budget for each financial goal you plan to fund.

Our Short-Term and Long-Term Financial Goals	Target Date	Cost of Goal	Number of Months until Target Date	Monthly Savings Needed to Reach Goal	Priority

Monthly Financial Worksheet

Name of Bank or Credit Union: _____

Location: _____

Checking Account Number: _____

Income:

Base Pay	\$	
Quarters Allowance (BAH)	\$	
BAS (Basic Allowance for Subsistence)	\$	
Other Allowance	\$	
TOTAL	\$	

Deductions:

Federal Withholding Tax	\$	
State Withholding Tax	\$	
FICA Tax (Social Security)	\$	
SGLI (Servicemen's Group Life Insurance)	\$	
Allotments	\$	
Other Deductions (dental, etc.)	\$	
TOTAL	\$	
AVAILABLE INCOME (Income minus Deductions):		\$ _____

Monthly Expenses:

	Amount	Due Date
Rent/Mortgage	\$ _____	
Utilities:	\$ _____	
Gas	\$ _____	
Electricity	\$ _____	
Telephone	\$ _____	
Heating oil	\$ _____	
Water	\$ _____	
Food (all groceries, including pet food)	\$ _____	

Monthly Expenses:

	Amount	Due Date
Clothing Purchase	\$ _____	_____
Clothing Care (laundry, dry cleaning)	\$ _____	_____
Personal Items (hair care, toiletries)	\$ _____	_____
Installment payments:		
Car	\$ _____	_____
Furniture	\$ _____	_____
Appliances	\$ _____	_____
Insurance (all types)	\$ _____	_____
TV (cable)	\$ _____	_____
Newspaper/Magazines/Books	\$ _____	_____
Gasoline	\$ _____	_____
Recreation (movies, bowling, restaurants)	\$ _____	_____
Children's Allowance (including lessons)	\$ _____	_____
Childcare	\$ _____	_____
Dental and/or Medical Costs	\$ _____	_____
Gifts	\$ _____	_____
Contributions to Church or Charity	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Credit Card Account	\$ _____	_____
Savings	\$ _____	_____
Emergency Fund	\$ _____	_____

Total Expenses and Savings \$ _____

Total Monthly Income: \$ _____

Difference (+ or -): \$ _____

Family Time Line

Track the major family events on this time line, and try to estimate how much money you'll need to ensure that you will be able to afford them.

Major Event	Date	Estimated Cost (out of pocket)	Estimated Savings On Hand (insurance, CDs, etc.)
Wedding			
First child born			
Second child born			
Another child born?			
Purchase of a house			
College expenses (first born)			
College expenses (second child)			
Retirement*			
Retirement Education Plan**			
Retirement Home Purchase***			

You may want to use the Financial Goal Setting worksheet to assist you in planning how much to put away in savings or investments each month. This will ensure that you will hit these check points with enough assets for your future plan to succeed.

* Plan for a decrease in salary immediately after retirement. Most soldiers experience this drop, and later an increase up to pre-retirement level within three to five years, assuming a civilian job is found immediately after retirement.

** Do you plan to continue your education after retirement? Finish your degree or earn another? Don't forget Montgomery/GI Bill educational benefits.

*** If you haven't used your VA home loan benefits, this is a good time to use them.

Workshop Evaluation*

1. Did you understand the objectives of this workshop? _____Yes _____No
2. Do you think these objectives were met? _____Yes _____No
3. If you answered “No” to either 1 or 2, please explain your answer below:

4. Circle the word that best describes the effectiveness of this workshop:
Inadequate Marginally Effective Effective Very Effective Outstanding
5. Based on your above response, what are your suggestions for improving this workshop?

6. How did you benefit from this workshop?

7. Did this workshop meet the needs of the participants? _____Yes _____No
8. Circle the word that best describes the facilitator’s presentation:
Inadequate Marginally Effective Effective Very Effective Outstanding
9. Please share your comments about the facilitator’s presentations:

10. If you were the next facilitator to lead this workshop, how would you improve it?

*Use the back of this sheet to continue your responses, if necessary.

